

12-4671-cv(L)

**12-4708-cv(CON), 12-4765-cv(CON), 13-4719-cv(CON),
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14-530-cv(CON), 14-567-cv(CON), 14-584-cv(CON), 14-606-cv(CON),
14-663-cv(CON), 14-837-cv(CON)**

IN THE
United States Court of Appeals
FOR THE SECOND CIRCUIT

IN RE PAYMENT CARD INTERCHANGE
FEE AND MERCHANT DISCOUNT
ANTITRUST LITIGATION

*On Appeal from the United States District Court
for the Eastern District of New York*

**JOINT DEFERRED APPENDIX
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Submitted on Behalf of All Parties

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A3001

Visa International Operating Regulations

Visa Debit Card Issuer Chip Requirements - Canada Region

A Canada Issuer of a Visa Debit Card must ensure that:

- The Visa Debit Card complies with the *Visa Canada Debit Card - Technical Specifications*
- The Visa Application Identifier (AID) must be present on the Card and the Application Selection Flag (ASF) settings are as specified in the *Visa Canada Debit Card - Technical Specifications*

ID#: 050411-200209-0008072

Visa Debit BIN Requirements – Canada Region (Updated)

A Canada Issuer of a Visa Debit Category Card must use a unique BIN for its Visa Debit Category Card Account Numbers and not share a BIN range.

A Canada Issuer must not reclassify a BIN to represent a product other than Visa Debit Category Card without prior permission from Visa.

ID#: 151012-140612-0025967

Visa Debit Transaction Identification - Canada Region

A Canada Issuer of a Visa Debit Card must identify all Visa Debit Transactions as Visa Transactions in all communications displaying Transaction information, including account activity statements, and clearly disclose to the Cardholder any distinction between a Visa Debit Transaction and other payment services.

ID#: 050411-200209-0008073

Visa Debit Card Issuer Verified by Visa Participation - Canada Region

Effective through 14 March 2012, a Canada Issuer of a Visa Debit Card must ensure that its Visa Debit BINs participate in 3-D Secure (Verified by Visa).

Effective 15 March 2012, a Canada Issuer of a Visa Debit Card must ensure that its Visa Debit BINs participate in Verified by Visa.

ID#: 230312-200209-0008074

Visa Debit Card Issuer Verified by Visa Participation for Brazil - LAC Region

Effective 1 June 2012, an Issuer in Brazil of Visa debit Cards must ensure that its Visa Debit BINs participate in Verified by Visa.

ID#: 151011-010612-0026441

A3002

Visa International Operating Regulations

Visa Electron Cards

Visa Electron Program Features

The Visa Electron Program offers the following features:

- International or domestic point-of-sale capability, ATM access, and Manual Cash Disbursements
- 100% Authorization and electronic Transaction processing
- Signature or PIN verification
- Optional use for Electronic Commerce Transactions

All Chargeback rights for Electronic Commerce Transactions apply to Visa Electron Transactions.

ID#: 010410-010410-0004528

Key-Entered Visa Electron Electronic Commerce Transactions

If an Issuer approves a key-entered Visa Electron Electronic Commerce Transaction, liability and Chargeback rights are the same as for a Visa Transaction.

ID#: 010410-010410-0004529

Visa Electron Card Use

A Visa Electron Card may be:

- Used to access any type of account
- Issued for either international or domestic use
- Used at an ATM or Point-of-Transaction Terminal

ID#: 010410-010410-0004530

Cardholder Instructions for Visa Electron Card Use

A Visa Electron Issuer must inform its Cardholders that a Visa Electron Card may be used:

- At a Merchant Outlet displaying the Visa Brand Mark with the Electron Identifier
- At an ATM displaying the Visa Brand Mark or Visa Brand Mark with the Electron Identifier

ID#: 010410-010410-0004531

A3003

Visa International Operating Regulations

Visa Electron Card Service Code

A Visa Electron Issuer must ensure that the Service Code designated for Visa Electron Cards is encoded on the Magnetic Stripe and complies with the *Payment Technology Standards Manual*.

ID#: 010410-010210-0008235

Visa Electron Card Issuer Verified by Visa Participation for Brazil - LAC Region

Effective 1 June 2012, an Issuer in Brazil of Visa Electron Cards must ensure that its Visa Electron BINs participate in Verified by Visa.

ID#: 151011-010612-0026442

Visa Gold/Premier Cards

Visa Gold/Premier Card Issuance

A Visa Gold Card or Visa Premier Card Issuer:

- May issue Visa Gold Cards or Visa Premier Cards at the option of Visa
- Must comply with the global support services requirements, either independently or through Visa, as specified in the *Visa International Operating Regulations*
- May offer its Visa Gold Cards or Visa Premier Cards as any type of payment device with an option to access any of the following:
 - Line of credit
 - Depository account
 - Other Cardholder assets available through the Issuer

ID#: 010410-010410-0004220

Visa Gold/Premier Card Customer Service Telephone Number

Each Issuer must make available to its Visa Gold/Premier Cardholders a free 24-hour-a-day, 7-day-a-week telephone number to obtain emergency services. The Issuer must communicate the telephone number to the Cardholder at least once each year.

ID#: 010410-010410-0004222

A3004

Visa International Operating Regulations

Visa Gold Card Self-Select PIN Option - AP Region

In addition to the requirements specified in the *Visa International Operating Regulations*, a Visa Gold Card Issuer in the AP Region must offer a self-select PIN option.

ID#: 010410-010410-0004262

Visa Gold Card Requirements - Canada Region

Participation in the consumer Visa Gold Card program is optional in the Canada Region. However, if a Canada Member participates, it must provide at a minimum the core services specified in the *Visa International Operating Regulations*. A Member may offer enhanced services that are greater than the required core services specified in "Visa Gold Card Core Services - Canada Region."

ID#: 010410-010410-0004407

Visa Gold Card Issuer Contact Information - Canada Region

In addition to the requirements specified in the *Visa International Operating Regulations*, a Canada Member that issues consumer Visa Gold Cards must notify Visa at least 2 weeks before any change in the Emergency Cash Disbursement contact or Emergency Card Replacement contact.

ID#: 081010-010410-0004408

Visa Gold Card Core Services - Canada Region

A participating consumer Visa Gold Card Issuer in the Canada Region must provide to its Cardholders the following emergency Cardholder services:

- Cardholder Inquiry Service
- Collision/Loss Damage Insurance
- Emergency Card Replacement
- Emergency Cash Disbursement
- Legal referral assistance and Cash Disbursement Service
- Lost/Stolen Card Reporting
- Medical referral assistance and Cash Disbursement Service

ID#: 081010-010410-0004409

Visa Gold Card Collision/Loss Damage Insurance - Canada Region

A consumer Visa Gold Card Issuer in the Canada Region may offer Collision/Loss Damage Insurance either:

A3005

Visa International Operating Regulations

- Through the Visa Collision/Loss Damage Insurance program
- Independently

If the Canada Issuer offers Collision/Loss Damage Insurance independently, the program features must meet or exceed the minimum features, customer service level, and program administration standards currently available from Visa. A certificate of insurance and details of the program are available from Visa.

ID#: 010410-010410-0008236

Visa Gold Collision/Loss Damage Insurance Information - Canada Region

In the Canada Region, a consumer Visa Gold Cardholder may obtain information about the Collision/Loss Damage Insurance program through Visa Global Customer Care Services, unless Visa has approved alternate arrangements.

ID#: 081010-010410-0004412

Visa Gold Product Name Usage - Canada Region

A Canada Member must use the product name "Visa Gold" in all communications regarding the consumer Visa Gold Card program, including solicitations, advertising, and promotions.

ID#: 010410-010410-0006586

Visa Gold Trade Name or Mark Positioning - Canada Region

A Canada Member must **not** position its Trade Name or Mark as adding superior acceptability of a consumer Visa Gold Card at the Point-of-Transaction.

ID#: 010410-010410-0006587

Visa Gold Card Service Requirements - CEMEA Region (Updated)

Visa Gold Card Issuers in the CEMEA Region must comply with the applicable Global Customer Assistance Services Guide.

ID#: 151012-010410-0004427

Visa Gold Card Issuer Requirements - LAC Region

A Visa Gold Card Issuer in the LAC Region must:

- Advise its Cardholders of the availability of PINs and Cash Disbursements through the Visa and Plus ATM programs

A3006

Visa International Operating Regulations

- Use Stand-In Processing and the PIN Verification Service

ID#: 010410-010410-0004455

Visa Gold Card Fees - LAC Region (Updated)

In the LAC Region, Visa will assess an annual fee for each Visa Gold account reported, as specified in the applicable Fee Guide. This fee includes mandatory travel accident insurance with coverage of US \$250,000 and auto rental insurance with coverage in the western hemisphere.

ID#: 151012-011009-0008922

Visa Infinite Cards

Visa Infinite Card Requirements

Visa and a Visa Infinite Card Issuer may supplement the Visa Infinite Card requirements in the *Visa International Operating Regulations*. No variances will be permitted except where required by local custom or law.

ID#: 010410-010410-0006145

Visa Infinite BIN Reclassification

An Issuer must **not** reclassify a Visa Infinite BIN to represent a product other than a Visa Infinite Card without prior permission from Visa. A variance to this requirement applies for a Member in the AP Region.

ID#: 010410-010410-0004538

Visa Infinite Card Payment Options

At the option of Visa, an Issuer may provide a Visa Infinite Card with charge, credit, or debit capability.

ID#: 010410-010410-0004537

Visa Infinite Card Features and Branding Requirements

An Issuer must offer a Visa Infinite Card with:

- Unique features not available on any other Visa Card product it issues to ensure product differentiation
- The highest purchasing power available within the applicable Visa Region and a Member's Visa Card portfolio, except when the Member-developed Card product:

A3007

Visa International Operating Regulations

- Is not branded with a Visa Card product name
- Does not use the Sample Card Design or reserved color of a Visa Card product, as specified in the *Visa International Operating Regulations*

ID#: 010410-010410-0004532

Visa Infinite Card Minimum Benefits

At a minimum, a Visa Infinite Card Issuer must comply with the requirements for the following 3 benefit categories:

- Priority assistance and convenience
- Exclusive privileges and rewards
- Safety and security

Details of the benefit categories are available from Visa.

ID#: 010410-010410-0008311

Visa Infinite Card Spending Limits

A Visa Infinite Card Issuer may offer either of the following spending limit options:

- No pre-set limit, excluding Emergency Card Replacements that have temporary pre-set limits
- Minimum limit allowing each Visa Infinite Card account to accumulate charges of at least XX, or local currency equivalent, during each or any statement cycle in which a Cardholder has satisfied previous obligations to the Issuer

Visa may impose additional restrictions to these options.

ID#: 111011-010410-0004539

Declined Visa Infinite Card Transactions

For Visa Infinite Cards issued with a no pre-set limit, the Issuer must provide notification to the Cardholder before ongoing Transactions can be declined.

ID#: 010410-010410-0004542

Visa Infinite Card Emergency Services

If a Visa Infinite Issuer offers Visa emergency services, it must:

- Provide a free 24-hour telephone number

A3008

Visa International Operating Regulations

- Communicate the telephone number to the Cardholder annually

ID#: 010410-010410-0004544

Visa Infinite Card Web Services

A Visa Infinite Cardholder must have access to a Web service that offers special information and services to high-end consumers. The Web service must be provided by Visa or independently by the Member.

The Visa Infinite Web service must, at a minimum:

- Limit access to Visa Infinite Cardholders only
- Provide a description of Visa Infinite Card services, benefits, and features
- Provide a detailed listing of the Visa Infinite Exclusive Privileges Merchant partner offers
- Include the following minimum value-added content and services for travel and entertainment:
 - Travel content that supports the Visa Infinite product positioning that is not readily available from other sources (e.g., special travel articles, expert recommendations on shows in major cities)
 - Online concierge service, if concierge service is offered by the Visa Region or Member's Infinite product
 - Contact information for Cardholders to inquire about Visa Infinite services and to provide feedback on the product or Website

ID#: 010410-010410-0008415

Visa Infinite Cardholder Notification and Complaints

A Visa Infinite Card Issuer must:

- Provide advance notification to the Cardholder when an account needs to be suspended or closed for any reason
- Monitor customer complaints related to Transaction Authorizations
- Identify action plans to improve customer service
- Make customer complaint information available to Visa

ID#: 010410-010410-0004543

Visa Infinite Card Marketing

A Visa Infinite Card Issuer intending to distribute Merchant partnership or emergency services material to its Cardholders must receive written approval from Visa before distribution.

ID#: 010410-010410-0004545

A3009

Visa International Operating Regulations

Visa Infinite Card Emergency Payment Authorization Service

A Visa Infinite Card Issuer must:

- Be available to respond to a request from the Emergency Payment Authorization Service 24 hours a day, 7 days a week
- Provide all needed information and a decision to approve or deny the request during the initial telephone contact with Visa Global Customer Care Services
- Provide the Merchant, or Visa Global Customer Care Services, with a unique Authorization Code
- If providing the service directly to the Cardholder, contact the Merchant to verify the circumstances, explain the service, and complete the Transaction
-

ID#: 111011-010410-0008300

Visa Infinite Card Payment Options - AP - Region

An AP Issuer may provide a Visa Infinite Card with charge, credit, or debit capability.

ID#: 010410-010410-0004337

Visa Infinite Card Customer Service Telephone Number - AP Region

An AP Issuer must provide its Visa Infinite Cardholders with an exclusive toll-free telephone number or a telephone number where collect calls will be accepted domestically or worldwide, to obtain customer service and Account-Related Information services 24 hours a day, 7 days a week. The Issuer must communicate the telephone numbers to its Cardholders at least once each year.

ID#: 010410-010410-0004346

Visa Infinite Card Customer Service Performance Standards - AP Region

A Visa Infinite Issuer in the AP Region must meet the customer service performance standards as specified below. The Issuer must:

- Be capable of transferring calls to and establishing and maintaining a telephone bridge with the Visa Infinite customer service center
- Answer 90% of customer service calls by a customer service attendant within 15 seconds
- Immediately answer customer service calls by a voice response unit
- Provide an option that allows a Visa Infinite Cardholder to transfer from a voice response unit to customer service at any time during the call
- Ensure a maximum call abandonment of no more than 5%

A3010

Visa International Operating Regulations

- Ensure the Visa Infinite Cardholder is **not** placed on hold after a customer service agent has answered the call

ID#: 010410-010410-0004347

Visa Infinite Card Emergency Services - AP Region

For Cards issued in the AP Region, assistance will be available to Visa Infinite Cardholders 24 hours a day, 7 days a week, through Visa Global Customer Care Services. A Visa Infinite Issuer must offer the following services through Visa Global Customer Care Services and the Issuer customer service center:

- Cardholder Inquiry Service
- Emergency Card Replacement, including:
 - Card Verification Value (CVV) encoding
 -
- Emergency Cash Disbursement, with a minimum stand-in Emergency Cash Disbursement
- Lost/Stolen Card Reporting

An Emergency Card Replacement or Emergency Cash Disbursement must be delivered to the Cardholder within 24 hours.

ID#: 111011-010410-0004339

Visa Infinite Card Core Services - AP Region

In the AP Region, a Visa Infinite Issuer must also provide the following services:

- One or more insurance options that the AP Issuer may choose to apply, with a unit cost per premium that matches or exceeds the current unit cost of providing travel accident insurance, except where prohibited by local law. The Issuer must submit to Visa in writing an official quote from an insurance company for both the travel accident insurance and the proposed new features at least 30 calendar days prior to its implementation.
- Complimentary access to airport lounges in all key cities
- Emergency medical evacuation and repatriation service in case of critical Cardholder medical need ^[40]
- Emergency medical insurance when traveling ^[41]

ID#: 161111-010410-0004340

40 A variance applies in the AP Region for Malaysia.

41 A variance applies in the AP Region for Malaysia.

A3011

Visa International Operating Regulations

Visa Infinite Exclusive Privileges Program - AP Region

An AP Issuer must provide information to its Visa Infinite Cardholders about the Visa Infinite Exclusive Privileges program. The Issuer must communicate the following to its Visa Infinite Cardholders:

- Visa Infinite Exclusive Privileges benefits at least once a year
- New benefits or changes to existing benefits at least 2 months before the effective date

ID#: 010410-010410-0004343

Visa Infinite Card Concierge Service - AP Region

In the AP Region, concierge service assistance must be available through a customer service attendant by telephone 24 hours a day, 7 days a week, and offered in key international travel markets. The minimum services required are travel information and assistance, including:

- Emergency travel arrangement provisions
- Passport, visa, and customs information
- Country and major city information
- Translation and message assistance
- Transportation information
- Restaurant, health club, entertainment events, shopping information and assistance, and gift arrangement
- ATM location guide
- Weather forecast
- Business services

ID#: 010410-010410-0004342

Visa Infinite Year-End Account Summary - AP Region

An AP Issuer must provide its Visa Infinite Cardholders with a year-end account summary that includes:

- Total annual amount spent by the Cardholder
- Summary of spending by merchant category

ID#: 010410-010410-0004344

A3012

Visa International Operating Regulations

Visa Infinite Provisional Credit for Disputed Transactions - AP Region

A Visa Infinite Issuer in the AP Region must provide a provisional credit to the Cardholder Account Number for the amount of a disputed Transaction within 24 hours of notification of a Cardholder dispute. The disputed Transaction amount must be placed in a suspense account until the dispute is resolved. The dispute notification may be either verbal or written.

ID#: 010410-010410-0004348

Visa Infinite Preferred Card Point-of-Sale Spend Requirement – AP Region (New)

In the AP Region, the Visa Infinite Preferred Card product is designed for high-spending Cardholders whose eligible annual point-of-sale purchases meet a minimum amount. The qualifying level of annual retail sales volume spend is specified in the *Visa Infinite Preferred Card Product Guide* for each individual market that launches the Visa Infinite Preferred product.

Effective 1 April 2013, in the AP Region, Visa will assess each Card account for spend threshold qualification and may automatically modify the Visa Infinite Preferred Card product Interchange Reimbursement Fee designations in the applicable BIN tables and account range tables, or in the Cardholder database based on Visa's spend assessment results.

In countries that support Account Level Processing, a separate Interchange rate table will be used for Card accounts that meet or do not meet the required Visa Infinite Preferred Card product point-of-sale spend requirement.

In countries that do not support Account Level Processing:

- Card accounts that do not meet the required Visa Infinite Preferred Card product point-of-sale spend requirement may be offered a different Visa Card product
- If Cardholders representing more than 5% of an Issuer's portfolio do not meet the point-of-sale spend requirement, Visa may modify the Visa Infinite Preferred Card product Interchange Reimbursement Fee designations in the BIN tables and account range tables

ID#: 151012-010100-0027305

Visa Infinite Preferred Card in Singapore – AP Region

Effective 4 November 2011, in addition to the Visa Infinite requirements specified in the *Visa International Operating Regulations*, a Visa Infinite Preferred Card Issuer in Singapore must comply with the requirements specified in the *Visa Infinite Preferred Card Product Guide – AP Region*.

ID#: 151011-041111-0026541

A3013

Visa International Operating Regulations

Visa Infinite Preferred Card BIN in Singapore – AP Region

Effective 4 November 2011, a Visa Infinite Preferred Card Issuer in Singapore must identify Visa Infinite Preferred Account Numbers and distinguish them from other Visa consumer credit Account Numbers by using a unique BIN.

A Visa Infinite Preferred BIN must only be used for Visa Infinite Preferred Cards, and not shared with Visa Infinite Cards or other types of Card programs.

An issuer must **not** reclassify the following without prior permission from Visa:

- A BIN designated as another Card product to a Visa Infinite Preferred Card program, or
- A BIN designated as Visa Infinite Preferred to another Card product other than the Visa Infinite Preferred Card

An Issuer must **not** reclassify a BIN of an existing other Card program to a Visa Infinite Preferred BIN unless Visa approves the reclassification and the Issuer has reviewed and confirmed that all existing Cardholders meet the qualification for Visa Infinite Preferred Cards.

ID#: 151011-041111-0026542

Visa Infinite Card Emergency Services - CEMEA Region (Updated)

A Visa Infinite Issuer in the CEMEA Region must provide mandatory core services to its Cardholders, as specified in the applicable Global Customer Assistance Services Guide.

ID#: 151012-010410-0004437

Visa Infinite Card Mandatory Core Services - CEMEA Region

A Visa Infinite Card Issuer in the CEMEA Region must offer the following core services:

- Purchase protection
- Extended warranty
- Full multi-trip travel insurance:
 - Trip cancellation
 - Trip delay
 - Medical coverage
 - Repatriation
 - Lost baggage
 - Loss of money
 - Personal liability
 - Legal expenses

A3014

Visa International Operating Regulations

- Travel accident insurance

ID#: 010410-010410-0004438

Visa Infinite Card Optional Features - CEMEA Region

A CEMEA Issuer may offer optional services for Visa Infinite Programs:

- Key insurance/loss
- Collision damage waiver
- Airport lounge access-priority pass

ID#: 010410-010410-0004440

Visa Infinite Merchant Partner Program - CEMEA Region

In the CEMEA Region, the Visa Infinite Merchant partner program must be communicated to Cardholders annually or as required by Visa, in the form of a brochure or on the Issuer's Visa Infinite Website.

ID#: 010410-010410-0004439

Visa Infinite Card Issuer Certification - LAC Region

Before issuing a Visa Infinite Card, an LAC Issuer must receive written certification from Visa that the Issuer complies with all the Visa Infinite Card product requirements and standards.

ID#: 010410-010410-0004501

Visa Platinum Cards

Visa Platinum Card Issuance Requirements - AP Region

In the AP Region, all provisions of the *Visa International Operating Regulations* governing issuance of Visa Gold Cards apply to the issuance of Visa Platinum Cards.

ID#: 010410-010410-0004264

Visa Platinum Debit Card Issuance Requirements for Australian Issuers – AP Region (Updated)

In the AP Region, an Issuer in Australia may only provide a Visa Platinum debit Card to a Cardholder who meets either of the following:

- Minimum income of AU \$100,000 per annum

A3015**Visa International Operating Regulations**

- Minimum savings and investments portfolio of AU \$200,000 which may be held at any financial institution or by the Cardholder outright. The minimum savings and investments exclude the Cardholder's primary residence

ID#: 151012-010511-0026378

Visa Platinum Card Core Services - AP Region

In the AP Region, a participating Visa Platinum Issuer must provide the following core services to its Visa Platinum Cardholders:

- Cardholder Inquiry Service
- One or more insurance options that the Issuer may choose to apply
- Emergency Card Replacement, including:
 - Card Verification Value encoding
 - Minimum spending limit
- Emergency Cash Disbursement,
- Emergency medical and legal referral
- Lost/Stolen Card Reporting Service

ID#: 111011-010410-0004267

Visa Platinum Card Minimum Spending Limit - AP Region (Updated)

In the AP Region, the Minimum Spending Limits for a Visa Platinum account are as specified in the following table. For countries that will launch Visa Platinum for the first time, the default Minimum Spending Limit is US \$2,000 or local currency equivalent.

Visa Platinum Card Minimum Spending Limits for AP Countries

Country	Mandated Visa Platinum Minimum Spending Limits
Australia	AU \$6,000 ¹
Bangladesh	BDT 140,000
Bhutan	BTN 90,000
Brunei	BND 8,300
Cambodia	KHR 427,250
China	CNY 55,000
Guam	US \$8,000
Hong Kong	HKD 30,000

A3016**Visa International Operating Regulations**

Country	Mandated Visa Platinum Minimum Spending Limits
India	INR 50,000
Indonesia	IDR 40,000,000
Japan	JPY 1,237,000
Korea	KRW 7,500,000
Malaysia	MYR 17,500
Macau	MOP 30,000
Mongolia	MNT 55,000
New Zealand	NZ \$10,000
Philippines	PHP 250,000
Singapore	SG \$8,300
Sri Lanka	LKR 225,000
Taiwan	TWD 100,00
Thailand	THB 150,000
Fiji	FJD 4,000
Laos	LAK 16,500,000
Maldives	MVR 25,000
Nepal	NPR 150,000
Papua New Guinea	PGK 5,400
Vietnam	VND 40,000,000

1. A variance applies for Visa Platinum debit Cards.

ID#: 151012-010511-0004268

Visa Platinum Card Required Services - AP Region

In the AP Region, a Visa Platinum Issuer must make concierge service assistance available through a customer service attendant by telephone 24 hours a day, 7 days a week, and must offer it in key international travel markets. The minimum services required are travel information and assistance, including:

- Emergency travel arrangement provisions
- Passport, visa, and customs information
- Specific country and major city information
- Translation and message assistance

A3017

Visa International Operating Regulations

- Transportation information
- Restaurant, health club, entertainment events, shopping information and assistance, and gift arrangement
- ATM location guide
- Weather forecast
- Business services

ID#: 010410-010410-0004269

Visa Platinum Card Customer Service Telephone Number - AP Region

In the AP Region, a Visa Platinum Issuer must provide its Visa Platinum Cardholders with a toll-free telephone number or a telephone number where collect calls will be accepted domestically or worldwide to obtain customer service and Account-Related Information services 24 hours a day, 7 days a week. The Issuer must communicate the telephone numbers to its Cardholders at least once each year.

ID#: 010410-010410-0004270

Visa Platinum Customer Service Standards - AP Region

In the AP Region, a Visa Platinum Issuer must meet the following customer service performance standards:

- Be capable of transferring calls to and establishing and maintaining a telephone bridge with the Visa Platinum Customer Center.^[45]
- Answer 90% of customer service calls by a customer service attendant within 15 seconds
- Immediately answer customer service calls by a voice response unit
- Provide an option that allows a Visa Platinum Cardholder to transfer from a voice response unit to a customer service attendant at any time during the call
- Ensure a maximum call abandonment of no more than 5%
- Ensure that the Visa Platinum Cardholder is **not** placed on hold after a customer service agent has answered the call

ID#: 050411-010410-0004271

Visa Platinum Card Issuance Requirements - Canada Region

In the Canada Region, all provisions of the *Visa International Operating Regulations* governing the issuance of Visa Gold Cards apply to the issuance of Visa Platinum Cards.

ID#: 010410-010410-0004413

45 A variance applies to Bangladesh.

A3018

Visa International Operating Regulations

Visa Platinum Card Core Services - Canada Region

In the Canada Region, a participating Visa Platinum Issuer must provide to its Cardholders the following emergency Cardholder services:

- Cardholder Inquiry Service
- Collision/Loss Damage Insurance
- Emergency Card Replacement
- Emergency Cash Disbursement
- Legal referral assistance and Cash Disbursement
- Lost/Stolen Card Reporting
- Medical referral assistance and Cash Disbursement Service

ID#: 081010-010410-0004414

Visa Platinum Card Collision/Loss Damage Insurance - Canada Region

In the Canada Region, a Visa Platinum Issuer may offer Collision/Loss Damage Insurance either:

- Through the Visa Collision Loss/Damage Waiver insurance program
- Independently

If the Canada Issuer offers Collision Loss/Damage Waiver insurance independently, the program features must meet or exceed the minimum features, customer service level, and program administration standards currently available from Visa. A certificate of insurance as well as program details may be obtained from Visa.

A Visa Platinum Cardholder may obtain information about the Collision/Loss Damage Waiver insurance program through the Visa Global Customer Care Services, unless Visa has approved alternate arrangements.

ID#: 081010-010410-0008336

Visa Platinum Card BIN - Canada Region

Each Canada Issuer must:

- Use a unique BIN for its Visa Platinum Account Numbers. The Issuer must either:
 - Choose a BIN from a BIN range previously assigned to it by Visa
 - Request a new BIN range assignment for the service
- If using a previously assigned BIN or BIN range, notify Visa of the selected BIN or BIN range before issuing any Visa Platinum Cards

A3019

Visa International Operating Regulations

- Send "Visa Interchange Directory Update Form" and "BIN License Agreement" (both available on Visa Online) to Visa for its Visa Platinum BIN range

ID#: 160312-010410-0004418

Visa Platinum Card Emergency Services - CEMEA Region (Updated)

In the CEMEA Region, a Visa Platinum Card Issuer must comply with the applicable Global Customer Assistance Services Guide.

ID#: 151012-010410-0008337

Visa Platinum Card Spending Limits - CEMEA Region (Updated)

The Minimum Spending Limits for a Visa Platinum account are as specified in the following table. For countries that will launch Visa Platinum for the first time and the ones that are not listed in the table below, the default Minimum Spending Limit is US \$10,000 or local currency equivalent.

Visa Platinum Card Minimum Spending Limits for CEMEA Countries

Country	Mandated Visa Platinum Minimum Spending Limits
Bahrain	BD 2,800
Egypt	EGP 40,000
Jordan	JOD 5,300
Kuwait	KD 2,100
Lebanon	LBP 11,165,300
Oman	OR 2,900
Pakistan	PKR 403,000
Qatar	QAR 27,300
Russia	RUR 240,000
Saudi Arabia	SAR 28,000
United Arab Emirates	AED 27,500
Serbia	RSD 760,000
Croatia	HRK 55,000
Macedonia	MKD 450,000
Bosnia & Herzegovina	BAM 14,400
Kosovo	EUR 7,400

A3020**Visa International Operating Regulations**

Country	Mandated Visa Platinum Minimum Spending Limits
Albania	ALL 1,040,000
Montenegro	EUR 7,400
Georgia	GEL 18,000

ID#: 151012-010511-0004432

Visa Platinum Card Core Services - CEMEA Region

In the CEMEA Region, a Visa Platinum Issuer must offer the following core services:

- Purchase Protection
- Extended Warranty

ID#: 010410-010410-0004433

Visa Platinum Card Optional Features - CEMEA Region

A CEMEA Issuer may offer optional services for Visa Platinum Programs:

- Full multi-trip insurance
- Travel inconvenience insurance
- Travel accident insurance
- Key insurance
- Collision damage waiver
- Airport lounge access - priority pass

ID#: 010410-010410-0004434

BIN Requirements for Airline Co-Brand Programs - CEMEA Region (Updated)

Effective through 31 March 2013, a CEMEA Issuer may issue new Visa Gold Card and Visa Platinum Airline co-brand programs on a new Visa Platinum BIN.

Effective 1 April 2013, a CEMEA Issuer may issue new Visa Gold and Visa Platinum Airline Affinity/Co-Brand Programs on a new Visa Platinum BIN.

Effective through 31 March 2013, a CEMEA Issuer must issue new Visa Gold and Visa Platinum Airline co-brand programs on separate designated account ranges within the Visa Platinum BIN.

Effective 1 April 2013, a CEMEA Issuer must issue new Visa Gold and Visa Platinum Airline Affinity/Co-Brand Programs on separate designated account ranges within the Visa Platinum BIN.

A3021

Visa International Operating Regulations

Effective through 31 March 2013, the Issuer must provide all Airline co-brand Cards issued on a Visa Platinum BIN with mandatory core product features applicable to Visa Platinum Cards, as specified in "Visa Platinum Card Core Services - CEMEA Region."

Effective 1 April 2013, the Issuer must provide all Airline Affinity/Co-Branded Cards issued on a Visa Platinum BIN with mandatory core product features applicable to Visa Platinum Cards, as specified in "Visa Platinum Card Core Services - CEMEA Region."

Effective through 31 March 2013, mandatory minimum spending limits do not apply for Airline co-brand Cards issued on a Visa Platinum BIN.

Effective 1 April 2013, mandatory minimum spending limits do not apply for Airline Affinity/Co-Branded Cards issued on a Visa Platinum BIN.

ID#: 151012-010410-0009017

Visa Gold and Platinum Cards Issued on Visa Platinum BIN - CEMEA Region (Updated)

In the CEMEA Region, Visa Gold Cards issued on a Platinum BIN must comply with Card design requirements, as specified in the *Visa International Operating Regulations* and the *Visa Product Brand Standards*.

In the CEMEA Region, Visa Platinum Cards issued on a Platinum BIN must comply with Card design requirements, as specified in the *Visa International Operating Regulations* and the *Visa Product Brand Standards*.

ID#: 151012-010410-0008339

Visa Platinum Certification - LAC Region

Before issuing Visa Platinum Cards, an LAC Issuer must receive written certification from Visa that the Issuer complies with all Visa Platinum product requirements and standards.

ID#: 010410-010410-0004460

Visa Platinum Card Travel Rewards Program - LAC Region (Updated)

In the LAC Region, a Visa Platinum Credit Card Issuer must provide a travel rewards program that offers Cardholders, through purchases with Visa Platinum Cards, the ability to accumulate points that can be redeemed for, at a minimum, airline travel.

Effective through 31 March 2013, the travel rewards program may be sponsored by Visa (Visa Rewards), an Issuer, or an Issuer/ Airline co-branded program.

Effective 1 April 2013, the travel rewards program may be sponsored by Visa (Visa Rewards), an Issuer, or through an Airline Affinity/Co-Brand Program.

A3022

Visa International Operating Regulations

Cardholders must not be assessed an additional fee for membership in the travel rewards program.

In the LAC Region, Visa Platinum debit Cards are exempt from any obligation to offer any travel rewards programs.

ID#: 151012-010410-0008813

Visa Signature Cards

Visa Signature Card Requirements

At the option of Visa, an Issuer may issue consumer Visa Signature Cards, subject to trademark availability. A Visa Signature Card Issuer must include features and services equivalent to the Visa Infinite Card and the following:

- No pre-set spending limit^[46]
- Access to Web services specific to Visa Signature Cardholders
- A Card design specific to a Visa Signature Card, as specified in the *Visa Product Brand Standards*

ID#: 160312-010410-0008228

Visa Signature Card Point-of-Sale Spend Requirement – AP Region and CEMEA Region (New)

In the AP Region and CEMEA Region, the Visa Signature Card product is designed for high-spending Cardholders whose eligible annual point-of-sale purchases meet a minimum amount. The qualifying level of annual retail sales volume spend is specified in the *Visa Signature Product and Implementation Guide* for each individual market that launches the Visa Signature product.

Effective 1 April 2013, in the AP Region and CEMEA Region, Visa will assess each Card account for spend threshold qualification and may automatically modify the Visa Signature Card product Interchange Reimbursement Fee designations in the applicable BIN tables and account range tables, or in the Cardholder database based on Visa's spend assessment results.

In countries that support Account Level Processing, a separate Interchange rate table will be used for Card accounts that meet or do not meet the required Visa Signature Card product point-of-sale spend requirement.

In countries that do not support Account Level Processing:

- Card accounts that do not meet the required Visa Signature Card product point-of-sale spend requirement may be offered a different Visa Card product

⁴⁶ Effective 8 March 2012, a variance to this requirement applies in the U.S. Region for Visa Signature Cards not issued as Visa Charge Cards.

A3023

Visa International Operating Regulations

- If Cardholders representing more than 5% of an Issuer's portfolio do not meet the point-of-sale spend requirement, Visa may modify the Visa Signature Card product Interchange Reimbursement Fee designations in the BIN tables and account range tables

ID#: 151012-010100-0027304

Visa Signature Card Issuance - AP Region (Updated)

A Visa Signature Issuer in the AP Region must provide a Visa Signature Card:

- With charge, credit, debit, or prepaid capability
- **Effective through 31 March 2013**, to Cardholders who meet a pre-set minimum annual retail sales volume spend threshold. Qualifying level of annual retail sales volume spends will be specified for each individual market that launches Visa Signature. **Effective through 31 March 2013**, Card renewal will be based on whether the Cardholder achieved the minimum annual retail sales volume spend threshold.

Effective through 31 March 2013, a Visa Signature Issuer in the AP Region must implement a spend campaign to drive Card spend when a Cardholder fails to meet the minimum annual retail sales volume spend threshold. If Cardholders of more than 5% of an Issuer's portfolio do not meet the spend threshold, the Cardholders who fail to meet the threshold must be offered a different Visa Card product. ^[47]

In the AP Region, the Minimum Spending Limits for a Visa Signature account are as specified in the following table. For countries that will launch Visa Signature Card program for the first time, the default Minimum Spending Limit is US \$12,500 or local currency equivalent.

Visa Signature Card Minimum Spending Limits for AP Countries

Country	Mandated Visa Signature Minimum Spending Limits in Local Currency
Australia	Effective through 14 November 2011 , AUD 18,000 Effective 15 November 2011 , AUD 15,000
Bangladesh	BDT 420,000
Bhutan	BTN 270,000
Hong Kong	HKD 60,000
India	INR 270,000
Indonesia	IDR 80,000,000
Korea	KRW 15,500,000
Maldives	MVR 75,000
Malaysia	MYR 28,000

47 A variance applies to Hong Kong and Macau.

A3024**Visa International Operating Regulations**

Country	Mandated Visa Signature Minimum Spending Limits in Local Currency
Nepal	NPR 450,000
Philippines	PHP 434,300
Sri Lanka	LKR 675,000
Singapore	SGD 16,250
Taiwan	TWD 157,500
Thailand	THB 437,500

ID#: 151012-010511-0004317

Visa Signature Card BIN Reclassification - AP Region

An AP Issuer must **not** reclassify a BIN or account range to represent a product other than the Visa Signature Card without permission from Visa.

ID#: 010410-010410-0004319

Visa Signature Card Core Services - AP Region (Updated)

A Visa Signature Issuer in the AP Region must provide the following services:

- A rewards program with a pre-set minimum perceived customer value (expressed in basis points per dollar of qualifying spend). Visa will set such pre-set values in consultation with Members for each individual market that launches the Visa Signature Card product.
- One or more insurance options that the Issuer may choose to apply
- Complimentary access to airport lounges in all key cities ^[48]

ID#: 151012-010511-0004323

Visa Signature Card Customer Service Telephone Number - AP Region

A Visa Signature Issuer in the AP Region must provide its Visa Signature Cardholders with an exclusive toll-free telephone number or a telephone number where collect calls will be accepted domestically or worldwide to obtain customer services and Account-Related Information services 24 hours a day, 7 days a week. The Issuer must communicate the telephone numbers to its Cardholders at least once a year.

ID#: 010410-010410-0004329

48 A variance applies to Hong Kong and Macau.

A3025

Visa International Operating Regulations

Visa Signature Card Concierge Services - AP Region

A Visa Signature Issuer in the AP Region must offer concierge services in key international travel markets and must make these services available through a customer service attendant by telephone 24 hours a day, 7 days a week. The minimum services required are travel information and assistance, including:

- Emergency travel arrangement provisions
- Passport, visa, and customs information
- Country and major city information
- Translation and message assistance
- Transportation information
- Restaurant, health club, entertainment events, shopping information, and assistance with gift arrangement
- ATM location guide
- Weather forecast
- Business services

ID#: 010410-010410-0004325

Visa Signature Privileges Program - AP Region

A Visa Signature Issuer in the AP Region must provide to its Visa Signature Cardholders information about the Visa Signature Privileges Program. The Visa Signature Issuer must communicate the following to its Visa Signature Cardholders:

- Visa Signature Privileges benefits at least once a year
- New benefits or changes to existing benefits at least 2 months before the effective date
- Visa Signature Merchant Privileges (quarterly Merchant offers exclusive to Visa Signature Cardholders)

ID#: 010410-010410-0004326

Visa Signature Card Year-End Account Summary - AP Region

A Visa Signature Issuer in the AP Region may provide its Visa Signature Cardholders with a year-end account summary that includes:

- Total annual amount spent by the Cardholder
- Summary of spending by Merchant category

ID#: 010410-010410-0004327

A3026

Visa International Operating Regulations

Visa Signature Card Emergency Payment Authorization Service - AP Region

A Visa Signature Issuer in the AP Region must:

- Be available to respond to a request from the Emergency Payment Authorization Service 24 hours a day, 7 days a week
- Provide all needed information and a decision to approve or deny the request during the initial telephone contact with Visa Global Customer Care Services
- Provide the Merchant or Visa Global Customer Care Services with a unique Authorization Code
- If providing the service directly to the Cardholder, contact the Merchant to verify the circumstances, explain the service, and complete the Transaction
- Send a fax to the Merchant that includes the Cardholder name, account name, expiration date, Authorization Code, and Transaction amount

ID#: 050411-010410-0004328

Visa Signature Card Customer Service Standards - AP Region

A Visa Signature Issuer in the AP Region must meet the customer service performance standards as specified below. The Visa Signature Issuer must:

- Be capable of transferring calls to, and establishing and maintaining a telephone bridge, with the Visa Signature Customer Center
- Answer 90% of customer service calls by a customer service attendant within 15 seconds
- Immediately answer customer service calls by a voice response unit
- Provide an option that allows a Visa Signature Cardholder to transfer from a voice response unit to customer services at any time during the call
- Ensure a maximum call abandonment of no more than 5%
- Ensure the Visa Signature Cardholder is not placed on hold after a customer service agent has answered the call

ID#: 010410-010410-0004330

Visa Signature Card Marketing - AP Region

A Visa Signature Issuer in the AP Region must:

- Commit a defined level of advertising support for Visa Signature. Visa will define the level of support in consultation with Members in that market
- Receive written approval from Visa before the distribution of Cardholder communication materials for Visa Signature

ID#: 010410-010410-0004331

A3027

Visa International Operating Regulations

Visa Signature Card Provisional Credit for Disputed Transactions - AP Region

A Visa Signature Issuer in the AP Region must provide a provisional credit to the Cardholder's account for the amount of the disputed Transaction within 24 hours of notification of a Cardholder dispute. The disputed Transaction amount must be placed in a suspense account until the dispute is resolved. The dispute notification may be either verbal or written.

ID#: 010410-010410-0004332

Visa Signature Card Requirements in Australia – AP Region

In addition to the requirements specified in the *Visa International Operating Regulations*, a Visa Signature Issuer must issue Visa Signature Cards with:

- A Minimum Spending Limit of AUD 18,000
- A qualifying minimum annual retail sales volume spend threshold of AUD 48,000
- A minimum rewards points earn rate of 1.15% for every AUD 1 spent

ID#: 111011-060111-0026150

Visa Signature Card BIN Requirements – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must issue those Cards using either a dedicated BIN or account range.

ID#: 151012-010912-0027134

Visa Signature Card BIN Reclassification – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must not reclassify a BIN or account range to a product other than Visa Signature without written permission from Visa.

ID#: 151012-010912-0027135

Visa Signature Card Issuance Requirements – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must:

- Issue Visa Signature Cards with charge, credit, or debit capability
- Establish a Cardholder minimum spend limit, as specified in *Visa Signature Card Product Guide – CEMEA Region*
- Comply with the *Visa Signature Card Product Guide – CEMEA Region*

ID#: 151012-010912-0027136

A3028

Visa International Operating Regulations

Visa Signature Card Annual Retail Sales Volume Requirements – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must:

- Ensure Cardholders meet the annual retail sales volume as established for Visa Signature Cards for the market, and as specified in the *Visa Signature Product Guide – CEMEA Region*
- Implement a campaign to increase Cardholder spending when Cardholders fail to meet the minimum spend threshold required
- Offer a Card from a different Visa Program to Cardholders of a Visa Signature Card if 5% or more of the Issuer's total number of Visa Signature Cardholders have failed to meet the minimum spend thresholds required over a period of one year

ID#: 151012-010912-0027137

Visa Signature Card Core Services – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must:

- Provide the core services to their Cardholders, as specified in the *Visa Signature Product Guide – CEMEA Region*
- Provide Cardholders with a rewards program with a minimum reward value expressed in basis points per dollar of qualifying spend, as specified by Visa

ID#: 151012-010912-0027138

Visa Signature Customer Service Standards – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must:

- Provide Visa Signature Cardholders with an exclusive toll free domestic and international telephone number to obtain customer services and account-related information 24 hours a day, 7 days a week
- Communicate in writing, the toll free telephone number to each Cardholder at least once a year
- Comply with customer service performance standards, as specified in the *Visa Signature Product Guide – CEMEA Region*

ID#: 151012-010912-0027139

A3029

Visa International Operating Regulations

Visa Signature Concierge Service – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must offer concierge services and must make these services available 24 hours a day, 7 days a week, as specified in the *Visa Signature Product Guide – CEMEA Region*.

ID#: 151012-010912-0027140

Visa Signature Privileges Program – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must:

- Enroll all Visa Signature Cardholders in the Visa Signature Privileges Program
- Provide a list of Cardholder benefits available to Cardholders under the program, in writing, to Cardholders at least once a year

ID#: 151012-010912-0027141

Visa Signature Marketing Materials – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer prior to distribution, must submit all marketing materials associated with their Visa Signature Program to Visa for approval prior to distribution.

ID#: 151012-010912-0027142

Visa Signature Emergency Payment Authorization Service – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must:

- Be available to respond to a request from the Emergency Payment Authorization Service 24 hours a day, 7 days a week
- Provide all information required and an Authorization Response during the initial telephone contact with Visa Global Customer Care Services
- Provide a unique Authorization Code to the Merchant, Acquirer or Visa Global Customer Care Services
- Contact the Merchant directly to verify the circumstance, explain the service and complete the Transaction, if providing the service directly to the Cardholder
- Send a notification to the Merchant that includes the Cardholder name, account name, expiration date, Authorization Code and Transaction amount

ID#: 151012-010912-0027143

A3030

Visa International Operating Regulations

Visa Signature Reporting Requirements – CEMEA Region (New)

Effective 1 September 2012, in the CEMEA Region, a Visa Signature Card Issuer must report On-Us Transaction data for retail Transactions, as specified by Visa.

ID#: 151012-010912-0027144

Visa Signature Card Issuer Certification - LAC Region

Before issuing a Visa Signature Card, an LAC Issuer must receive written certification from Visa that the Issuer complies with all Visa Signature product requirements and standards.

ID#: 050411-010410-0004482

Visa Signature Card Travel Rewards Program - LAC Region (Updated)

Effective through 31 March 2013, a Visa Signature Card Issuer in the LAC Region must provide a travel rewards program that offers Cardholders, through purchases with Visa Signature, the ability to accumulate points that can be redeemed for, at a minimum, Airline travel. The travel rewards program may be sponsored by Visa (Visa Rewards), an Issuer, or an Issuer/Airline co-branded program. Cardholders must not be assessed an additional fee for membership in the travel rewards program.

Effective 1 April 2013, a Visa Signature Card Issuer in the LAC Region must provide a travel rewards program that offers Cardholders, through purchases with Visa Signature, the ability to accumulate points that can be redeemed for, at a minimum, Airline travel. The travel rewards program may be sponsored by Visa (Visa Rewards), an Issuer, or an Airline Affinity/Co-Brand Program. Cardholders must not be assessed an additional fee for membership in the travel rewards program.

ID#: 151012-010410-0004500

Visa Signature Card Issuer Requirements - U.S. Region (Updated)

A Visa Signature Issuer in the U.S. Region must comply with:

- "Consumer Card Issuer Requirements - U.S. Region"
- *Visa U.S.A. Enhancements Rules and Regulations Guide*
- *Visa Signature Product and Implementation Guide*
- *Visa Consumer Charge Card Product and Implementation Guide - U.S. Region*, if applicable

ID#: 181012-240211-0003417

Visa Signature Card BIN Requirements - U.S. Region

A Visa Signature Issuer in the U.S. Region that supports:

A3031

Visa International Operating Regulations

- Account range processing may designate an Account Number range within a credit BIN for its Visa Signature Cards
- BIN level processing must use a unique BIN assigned to it by Visa for its Visa Signature Account Numbers and either:
 - Choose a BIN from a BIN range previously assigned (If using a previously assigned BIN, notify Visa of the selected BIN before issuing any Visa Signature Cards)
 - Request a new BIN assignment

ID#: 010410-010410-0006226

Visa Signature Card Implementation Requirements - U.S. Region (Updated)

A Visa Signature Issuer in the U.S. Region must:

- Complete the implementation forms included in the *Visa Signature Product and Implementation Guide*
- Comply with the *Visa U.S.A. Enhancement Rules and Regulations Guide*

ID#: 181012-010410-0003900

Visa Signature Card Spending Limits and Payment Options - U.S. Region

Effective through 7 March 2012, a Visa Signature Issuer in the U.S. Region:

- Must issue its Visa Signature Cards with no pre-set spending limit for purchase Transactions
- May allow the Visa Signature Cardholder the option to either:
 - Pay in full each statement cycle. The minimum spending limit for a Visa Signature Card issued as a Visa Charge Card must not be less than \$2,000 per month.
 - Revolve. ^[49] If positioned as a revolving product, the Issuer must permit a minimum revolving balance of at least US \$5,000 during each statement cycle.

Effective through 7 March 2012, the Issuer may establish a pre-set spending limit for:

- Cash Disbursement Transactions
- Transactions resulting from an Emergency Card Replacement

Effective 8 March 2012, a Visa Signature Issuer in the U.S. Region may allow the Visa Signature Cardholder the option to either:

- Pay in full each statement cycle. The minimum spending limit for a Visa Signature Card issued as a Visa Charge Card must not be less than \$2,000 per month.

49 This option does not apply to Visa Charge Cards.

A3032

Visa International Operating Regulations

- Revolve. This option does not apply to Visa Charge Cards. If positioned as a revolving product, the Issuer must permit a minimum revolving balance of at least US \$5,000 during each statement cycle.

ID#: 160312-240211-0008237

Visa Signature Cardholder Notification - U.S. Region

A Visa Signature Issuer in the U.S. Region must provide notification to the Cardholder:

- Before ongoing Transactions can be declined
- When an account needs to be suspended or closed for any reason

ID#: 010410-010410-0003218

Visa Signature Card Customer Service Requirements - U.S. Region

Effective through 7 March 2012, a Visa Signature Issuer in the U.S. Region must provide a toll-free telephone number of its own customer service center where the Cardholder:

- May obtain customer service 24 hours a day, 7 days a week
- Is given an early and ongoing option to talk to a knowledgeable representative, if an automated response menu is used

Effective 8 March 2012, a Visa Signature Issuer in the U.S. Region must provide a toll-free telephone number of its own customer service center where the Cardholder may obtain customer service.

Effective 8 March 2012, a Visa Signature Issuer in the U.S. Region must provide its Cardholders access to customer service 24 hours a day, 7 days a week. Customer service may be provided through any or all of the following:

- Customer service agent
- A voice response unit
- Online account access

ID#: 160312-010410-0003906

Visa Signature Card Rewards Program - U.S. Region (Updated)

A Visa Signature Issuer in the U.S. Region must offer a rewards program to its Visa Signature Cardholders as specified in the *Visa Signature Product and Implementation Guide*.

ID#: 151012-010100-0003905

A3033

Visa International Operating Regulations

Visa Signature Card Visa Incentive Network Participation - U.S. Region

A Visa Signature Issuer in the U.S. Region must participate in the Visa Incentive Network program, as specified in the *Visa Incentive Network Member Implementation Guide*, to qualify for the Visa Signature Interchange Reimbursement Fee.

ID#: 010410-010410-0003904

Visa Signature Card Enhanced Billing Support - U.S. Region

A Visa Signature Issuer in the U.S. Region must provide enhanced billing support resolution services, as specified in the *Visa Signature Product and Implementation Guide*.

ID#: 010410-010410-0003907

Visa Signature Cardholder Information - U.S. Region (Updated)

A Visa Signature Issuer in the U.S. Region must offer its Cardholders, during the application process, the option to have their personal information kept confidential.

- If selected, the Issuer must **not** provide Cardholder or account details to external organizations for the purpose of marketing mailing lists, products, or services
- **Effective through 31 March 2013**, the Issuer may, for Affinity Card accounts, disclose that this option does **not** apply to the Affinity Partner
- **Effective 1 April 2013**, the Issuer may, for Affinity/Co-Branded Card accounts, disclose that this option does not apply to the Affinity/Co-Brand Partner

ID#: 151012-010410-0003909

Visa Signature Card Design - U.S. Region

A Visa Signature Issuer in the U.S. Region must comply with the *Visa Product Brand Standards*.

ID#: 050411-010410-0006196

Visa Signature Preferred Cards - U.S. Region

Visa Signature Preferred Card Issuer Requirements - U.S. Region (Updated)

A Visa Signature Preferred Issuer in the U.S. Region must:

- Complete the implementation forms in, and comply with, the *Visa Signature Product and Implementation Guide*
- Comply with:

A3034

Visa International Operating Regulations

- "Consumer Card Issuer Requirements - U.S. Region"
- *Visa U.S.A Enhancements Rules and Regulations Guide*
- *Visa Signature Product and Implementation Guide - U.S. Region*
- *Visa Consumer Charge Card Product and Implementation Guide*, if applicable

ID#: 181012-240211-0008319

Visa Signature Preferred Card Account Number/BIN - U.S. Region

A Visa Signature Preferred Issuer in the U.S. Region that supports:

- Account level processing may designate individual Account Numbers for its Visa Signature Preferred Cards
- Account range processing may designate an Account Number range within a credit BIN for its Visa Signature Preferred Cards
- BIN level processing must use a unique BIN assigned to it by Visa for its Visa Signature Preferred Account Numbers and either:
 - Choose a BIN from a BIN range previously assigned (if using a previously assigned BIN, notify Visa of the selected BIN before issuing any Visa Signature Preferred Cards)
 - Request a new BIN assignment

ID#: 010410-010410-0003910

Visa Signature Preferred Card Spending Limits and Payment Options - U.S. Region

Effective through 7 March 2012, a Visa Signature Preferred Issuer in the U.S. Region:

- Must issue its Visa Signature Preferred Cards with no pre-set spending limit for purchase Transactions
- May allow the Visa Signature Preferred Cardholder the option to either:
 - Pay in full each statement cycle. The minimum spending limit for a Visa Signature Card issued as a Visa Charge Card must not be less than \$2,000 per month.
 - Revolve.^[50] If the Visa Signature Preferred Cardholder is allowed the option to revolve, the Issuer must permit a minimum revolving balance of at least US \$5,000 during each statement cycle.

Effective through 7 March 2012, the Issuer may establish a pre-set spending limit for:

- Cash Disbursement Transactions
- Transactions resulting from an Emergency Card Replacement

Effective 8 March 2012, a Visa Signature Preferred Issuer in the U.S. Region may allow the Visa Signature Preferred Cardholder the option to either:

50 This option does not apply to Visa Charge Cards.

A3035

Visa International Operating Regulations

- Pay in full each statement cycle. The minimum spending limit for a Visa Signature Card issued as a Visa Charge Card must not be less than \$2,000 per month.
- Revolve. This option does not apply to Visa Charge Cards. If the Visa Signature Preferred Cardholder is allowed the option to revolve, the Issuer must permit a minimum revolving balance of at least US \$5,000 during each statement cycle.

ID#: 060412-240211-0008326

Visa Signature Preferred Cardholder Notification - U.S. Region

A Visa Signature Preferred Issuer in the U.S. Region must provide notification to the Cardholder:

- Before ongoing Transactions can be declined
- Before an account is suspended or closed for any reason

ID#: 010410-010410-0003919

Visa Signature Preferred Card Customer Service Requirements - U.S. Region

Each U.S. Issuer must provide the toll-free telephone number of its own customer service center, which must be printed on the back of the Visa Signature Preferred Card.

Effective through 7 March 2012, if the Issuer's customer service center for Visa Signature Preferred Cardholders uses an automated response menu, the Cardholder must be given an early and ongoing option to talk to a knowledgeable representative.

Effective 8 March 2012, a Visa Signature Preferred Issuer in the U.S. Region must provide its Cardholders access to customer service 24 hours a day, 7 days a week. Customer service may be provided through any or all of the following:

- Customer service agent
- Voice response unit
- Online account access

ID#: 160312-010410-0008330

Visa Signature Preferred Card Rewards Program Participation - U.S. Region (Updated)

A Visa Signature Preferred Issuer in the U.S. Region must:

- Offer a rewards program to its Visa Signature Preferred Cardholders as specified in the *Visa Signature Product and Implementation Guide*
- Notify Cardholders, at least quarterly, via billing statement or stand-alone statement, regarding reward points earned during the relevant period

ID#: 151012-010410-0003915

A3036

Visa International Operating Regulations

Visa Signature Preferred Card Visa Incentive Network Participation - U.S. Region

A Visa Signature Preferred Issuer in the U.S. Region must participate in the Visa Incentive Network program, as specified in the *Visa Incentive Network Member Implementation Guide*, to qualify for the Visa Signature Preferred Interchange Reimbursement Fees.

ID#: 010410-010410-0003916

Visa Signature Preferred Card Enhanced Billing Support - U.S. Region

A Visa Signature Preferred Issuer in the U.S. Region must provide enhanced billing support resolution services, as specified in the *Visa Signature Product and Implementation Guide*.

ID#: 010410-010410-0003922

Visa Signature Preferred Cardholder Information - U.S. Region (Updated)

Each U.S. Issuer must offer its Cardholders, during the application process, the option to have their personal information kept confidential. If selected, the Issuer must **not** provide Cardholder or account details to non-affiliated organizations for the purpose of marketing mailing lists, products, or services. **Effective through 31 March 2013**, the Issuer may, for Affinity Card accounts, disclose that this option does **not** apply to the Affinity Partner. **Effective 1 April 2013**, the Issuer may, for Affinity/Co-Branded Card accounts, disclose that this option does not apply to the Affinity/Co-Brand Partner.

ID#: 151012-010410-0003924

Visa Signature Preferred Branding - U.S. Region

A Visa Signature Preferred Issuer in the U.S. Region must comply with the *Visa Product Brand Standards*.

ID#: 010410-010410-0006198

Visa Signature Preferred Card Website - U.S. Region

A Visa Signature Preferred Issuer in the U.S. Region must provide its Cardholders access to a Website that offers special information and services specific to its Visa Signature Preferred Cardholders.

ID#: 010410-010410-0003923

A3037

Visa International Operating Regulations

Visa Check Cards - U.S. Region

Visa Check Card Account Restrictions - U.S. Region

In the U.S. Region, a Visa Check Card may be used to access a deposit, investment, or other consumer asset account, including a fiduciary account.

A Visa Check Card must **not** be used to obtain credit, as defined in *12 CFR Part 226 (Regulation Z)*, unless it involves only an incidental extension of credit under an agreement between the Cardholder and the Issuer either:

- When the Cardholder's account is overdrawn
- To maintain a specified minimum balance in the Cardholder's account

ID#: 010410-010410-0008332

Definition of Visa Check Card - U.S. Region

In the U.S. Region, Visa reserves the right to determine the application of the definition of the Visa Check Card.

ID#: 010410-010410-0004154

Consumer Visa Deferred Debit Card Equivalent - U.S. Region (Updated)

In the U.S. Region, a Consumer Visa Deferred Debit Card is treated as a Visa credit Card for Limited Acceptance category purposes only.

ID#: 151012-010410-0004153

Visa Check Card Activation - U.S. Region

A U.S. Issuer must require Card activation for all Visa Check Cards initially issued to Cardholders who did not expressly request or apply for the Visa Check Card. Issuers are encouraged to require Card activation for all Visa Check Cards.

As part of the Card activation process, Cardholders must be required to validate their identity by reasonable means before being able to use the Card.

ID#: 010410-010410-0004158

A3038

Visa International Operating Regulations

Visa Check Card Funds Hold Release - U.S. Region

A Visa Check Card Issuer in the U.S. Region must release any hold on available funds in its Cardholder's account as a result of an approved Authorization Request either:

- When a matching Clearing Record is received, but no later than 3 business days from the Authorization Request
- For a Real-Time Clearing Transaction:
 - Upon receipt of the Completion Message
 - Upon expiration of the time limit for completion specified in the preauthorization request if a Completion Message has not been received by that time.

This requirement does **not** apply if the Issuer determines that the Transaction or account involves suspicious or unusual activity.

Effective 14 April 2012, for a Visa Debit with PIN Transaction, the Issuer must release any hold on available funds in its Cardholder's account as a result of an approved preauthorization request:

- Upon receipt of the preauthorization completion message
- After X of the preauthorization request, if a preauthorization completion message has not been received by that time

ID#: 230312-010410-0004159

Visa Check Card Provisional Credit for Disputed Transactions - U.S. Region

A Visa Check Card Issuer in the U.S. Region that receives notification from its Cardholder of unauthorized Visa Transactions must provide provisional credit to the Cardholder's account within 5 business days of the notification.

The Issuer may require written confirmation from the Cardholder before providing provisional credit.

The Issuer may withhold providing provisional credit, to the extent allowed under applicable law, if the Issuer determines that the circumstances or account history warrants the delay.

This requirement does **not** apply to ATM Cash Disbursements.

ID#: 010410-010410-0004166

A3039

Visa International Operating Regulations

Visa Check Card Credit Transaction Receipt - U.S. Region

A Visa Check Card Issuer in the U.S. Region must post a Credit Transaction Receipt to a Cardholder's account within one business day of Settlement. The Issuer may place a hold on the posted Credit Transaction Receipt, to the extent allowed under applicable law, if the Issuer determines that the circumstances or account history warrant the delay.

ID#: 010410-010410-0004160

Visa Check Card POS Balance Inquiry Service - U.S. Region (Updated)

Effective through 30 September 2012, a U.S. Visa Check Card Issuer must not provide account balance information in response to a POS Balance Inquiry Service request on any of its Visa Check Card products, except to Visa for Rightcliq.

Effective 1 October 2012, a U.S. Visa Check Card Issuer must not provide account balance information in response to a POS Balance Inquiry Service request on any of its Visa Check Card products.

ID#: 151012-010410-0004161

POS Balance Inquiry Service for Rightcliq Users - U.S. Region (Updated)

Effective through 30 September 2012, for Cards other than Visa Prepaid Cards, a U.S. Issuer may participate in the POS Balance Inquiry Service to provide Card account balance information to Visa for Rightcliq.

ID#: 151012-181109-0025588

Campus Card Requirements - U.S. Region

A U.S. Issuer that chooses to participate in the Campus Card program must comply with the *Visa Campus Card Implementation Guide and Program Guidelines* and *Visa Product Brand Standards*.

ID#: 081010-180509-0007968

Visa Check Card II Requirements - U.S. Region

Effective through 30 June 2015, in addition to the requirements specified for Visa Check Cards, a Visa Check Card II Issuer in the U.S. Region must be capable of:

- Supporting PINs for all Transaction types
- Supporting the Visa Cash Back Service
- Processing Transactions containing a non-Visa Acquirer BIN

A3040

Visa International Operating Regulations

- Complying with all Visa Check Card II requirements, as specified in the appropriate VisaNet manuals and the *Visa Check Card II Implementation Guide*

ID#: 111011-010410-0004170

Visa Check Card II Issuance – U.S. Region

Effective through 30 June 2012, an Issuer may issue or reissue Visa Check Card II Cards. All Visa Check Card II Cards must expire no later than **30 June 2015**.

ID#: 111011-140412-0026504

Secured Cards

Secured Visa Card Solicitations - U.S. Region

A U.S. Member or its Agent that solicits a secured Visa Card account must:

- Specify in its solicitation material that to obtain the Visa Card, the potential Cardholder must open a deposit account that will serve as collateral for the Visa Card account
- Indicate the portion of the deposit that will be allocated as the line of credit accessed by the Visa Card
- Ensure that any secured Visa Card application processing fees accepted from the Cardholder are made payable to the Issuer, not the Agent

ID#: 010410-010410-0001217

Secured Visa Card Program Notification - U.S. Region

A U.S. Issuer that accepts a cash deposit as security for issuance of a Visa Card must notify Visa in writing within 30 calendar days of any secured Visa Card program with 500 or more Cards.

The Issuer must include all of the following in the notification:

- Program start date
- Projected number of secured Visa Cards at the end of the first year of the program
- The role of any non-Member Agent that supports the program

ID#: 010410-010410-0008333

Secured Card Security Deposit Requirement - U.S. Region

A U.S. Issuer must hold any cash security deposit for issuance of a Visa Card in a federally insured account in the name of the Cardholder.

A3041

Visa International Operating Regulations

The Issuer must **not** assign an interest in a security deposit to any Third Party.

ID#: 010410-010410-0008334

Secured Card Issuer Requirements - LAC Region

A Secured Card Issuer in the LAC Region must:

- Maintain a cash deposit as guarantee for issuance of a Visa Card in a bank account in the name of the Cardholder
- Upon Visa request, provide Visa available promotional materials. The promotional materials must clearly state that a security deposit is required as collateral for the issuance of a Secured Card

ID#: 010410-010410-0004526

Secured Card Promotion - LAC Region

A Secured Card Issuer in the LAC Region must receive prior written consent from Visa before using Third Party agents for the promotion of the Secured Card. The Issuer must **not** assign an interest in a deposit accepted as guarantee for issuance of a Visa Card to any Third Party agent.

ID#: 010410-010410-0004527

V PAY

V PAY Issuer Liability and Requirements - CEMEA Region

Effective through 31 December 2012, an Issuer of V PAY Cards in the CEMEA Region is liable for the Transaction amount of any fully authorized and correctly processed Transactions completed with a V PAY Card, whether online or offline and with or without a PIN. Wherever applicable, existing Visa Smart Debit Credit Chip acceptance and online processing rules apply to V PAY Transactions conducted outside the country of issuance.

Issuers of V PAY Cards must comply with the *CEMEA V PAY Product Guide*.

ID#: 111011-010311-0004448

V PAY Card Issuance – CEMEA Region (Updated)

Effective through 31 December 2012, an Issuer of V PAY Cards in the CEMEA Region may issue V PAY Cards only to exhaust existing card stocks. Any V PAY Cards issued by an Issuer of V PAY Cards in the CEMEA Region after 1 April 2011 must have an expiration date of no later than 31 December 2012.

A3042

Visa International Operating Regulations

Effective 1 January 2013, an Issuer in the CEMEA Region must not issue V PAY Cards.

ID#: 151012-010411-0026122

Visa Prepaid Products

Visa Prepaid Products - General Requirements

Visa Prepaid Account - Issuer Requirements (Updated)

A Visa Prepaid Card Issuer:

- May issue Visa Prepaid Cards bearing any Visa-owned Brand Mark
- Must comply with the fees, processing rules, program rules, membership rules, reporting requirements, and physical Card design requirements for the Visa Brand Mark displayed on the Card, as specified in the:
 - *Visa International Operating Regulations*
 - *Visa Product Brand Standards*
 - Applicable Visa International Prepaid Program Guidelines
 - *Visa Global Physical Security Validation Requirements for Data Preparation, Encryption Support and Fulfillment Card Vendors*
- Must not issue Visa Prepaid Cards as any type of consumer credit program that extends a line of credit, including Visa Signature or Visa Infinite Cards
- Must prevent unauthorized reselling of its Visa Prepaid Cards or accounts
- Must ensure that the Visa Prepaid Card programs are incorporated into the Member's anti-money laundering and anti-terrorist financing program to monitor suspicious activity
- Must ensure that its Visa Prepaid Card program is approved by Visa prior to program implementation or Visa Prepaid Card issuance
- Must ensure that the expiration date encoded on the Magnetic Stripe or Chip (when used) and embossed on a Visa Prepaid Card does not exceed 5 years from the date of issuance
- For Visa Gift Cards issued in the U.S. Region, the Issuer must ensure the expiration date encoded on the Magnetic Stripe or Chip (when used) and embossed or printed on a Visa Gift Card does not exceed 9 years from the date of issuance (*This only applies in the U.S. Region.*)

ID#: 151012-150210-0003633

A3043

Visa International Operating Regulations

Visa Prepaid Card BIN

An Issuer must issue Visa Prepaid Cards using a consumer or commercial prepaid BIN designated for its Visa Prepaid Programs.^[51] Unique BINs are required for Reloadable Card and Non-Reloadable Card programs. Each program product type must be issued with a discrete account range within the prepaid BIN. The Issuer may:

- Choose a BIN from a BIN range previously assigned to it by Visa
- Request a new BIN range assignment for the service
- Establish multiple Visa Prepaid Card programs within the same BIN

ID#: 160312-010410-0008352

Visa Prepaid Card - Telephone Number

A Visa Prepaid Card Issuer must print a customer service telephone number on the back of a Visa Prepaid Card.

For Visa Gift Cards issued in the U.S. Region, the Issuer must print a toll-free customer service telephone number on the back of the Card. (*This only applies in the U.S. Region.*)

ID#: 160312-010100-0025533

Visa Prepaid Account Balances

The Issuer responsible for Prepaid Account balances must be identified either on the front or back of the Card.

An Issuer must disclose its obligation for Card balances to the Visa Prepaid Card purchaser, either in writing or other appropriate means as approved by Visa.

An Issuer must **not** describe Visa Prepaid Card programs in any way that could imply that Visa is liable for outstanding balances. This includes, but is not limited to, using the words "Travelers Cheque/Check" in the product name or claiming that Visa Prepaid Card products have all the features of Travelers Cheques.

ID#: 160312-010410-0008353

Visa Prepaid Card Selective Authorization

An Issuer of certain Visa Prepaid Cards, as specified in the applicable Visa International Prepaid Program Guidelines, may decline Authorization Requests based on the following factors:

- Merchant Category Code

51 A variance to this requirement applies in the LAC Region.

A3044

Visa International Operating Regulations

- Merchant name(s) or terminal identification
- Location or Merchant Outlet

ID#: 160312-010100-0025537

Partial Authorization Service for Visa Prepaid Card Issuers (Updated)

A Visa Prepaid Card Issuer and its VisaNet Processor that offers Partial Authorization must support:

- Partial Authorization Transactions
- Authorization Reversals

An Issuer that participates in the Partial Authorization service must comply with the applicable VisaNet Manuals.

An Issuer that participates in the Partial Authorization service that receives an Authorization Reversal must release any applicable hold on available funds in its Cardholder's account immediately.

ID#: 151012-010410-0002494

Visa Prepaid Card Authorization Holds

A Visa Prepaid Card Issuer must release any hold on available funds in its Cardholder's account as a result of an approved Authorization Request when a matching Clearing Record is received.

This requirement does not apply if the Issuer determines that the Transaction or account involves suspicious or unusual activity.

ID#: 160312-010100-0025539

Visa Prepaid Partner Requirements

A Member or Merchant may participate in the Visa Prepaid Load Service as a Prepaid Partner to:

- Activate or load initial value to Visa Prepaid Cards under a Prepaid Partner Issuer Agreement
- Add value to qualified reloadable Visa Prepaid Cards

A Prepaid Partner must:

- Have a Merchant Agreement with the participating Acquirer to process Visa Prepaid Load Service Transactions
- Comply with the requirements in the applicable Visa International Prepaid Program Guidelines
- Obtain Issuer approval of:
 - A load Authorization Request for Card activation on both reloadable and non-reloadable Cards
 - A load Authorization Request for value reload on qualified reloadable Cards

A3045

Visa International Operating Regulations

- Load value to a Visa Prepaid Card only when the Card is present
- Load Visa Prepaid Cards only when the Prepaid Partner and the Visa Prepaid Card Issuer are located within the same country
- Load the Visa Prepaid Card in the Cardholder's Billing Currency

ID#: 160312-010410-0008355

Visa Prepaid Card Agents - U.S. Region

In the U.S. Region, a Visa Prepaid Card Issuer must implement underwriting, monitoring, and control policies for its Agents that support its Visa Prepaid Card program.

The Issuer must ensure that the policies are approved by its board of directors. Visa may grant an exception to this requirement.

The Issuer must provide the policies to Visa upon request.

The Issuer must implement policies and procedures for reviewing solicitation materials used by its Agents.

ID#: 160312-010410-0008356

Visa Prepaid Card Issuer Risk Program Compliance - U.S. Region (Updated)

In the U.S. Region, an Issuer must comply with the *Prepaid Issuer Risk Program Standards*.

ID#: 151012-010410-0002173

Visa Prepaid Card Agent Monitoring - U.S. Region (Updated)

In the U.S. Region, an Issuer must, at a minimum, monitor its Agents in accordance with the Agent activity monitoring standards, as specified in the *Prepaid Issuer Risk Program Standards* document.

The Issuer must:

- Ensure it has all access rights to all of its Agent's systems and reports
- Submit to Visa quarterly reporting on Agent relationships, as specified in the *Prepaid Issuer Risk Program Standards*

ID#: 151012-010410-0008357

Visa Prepaid Card Funds and Reserves - U.S. Region

A U.S. Issuer must:

- Hold and control all Visa Prepaid Card funds and Agent reserves

A3046

Visa International Operating Regulations

- Ensure that all prepaid funds are only used for valid Presentments
- Ensure that reserves may only be used to cover direct program losses that are accumulated and derived from the Merchant settlement funds or used to guarantee a Merchant's payment system obligations to the Member
- Perform monitoring of Agent reserves and account funding
- Periodically review and monitor Cardholder funds, including exception reporting

ID#: 160312-010410-0002176

Visa Prepaid Issuer Risk Program Review - U.S. Region

In the U.S. Region, an entity approved by Visa may conduct a periodic review of the Issuer's or its Agent's operations at any time to ensure compliance with the Prepaid Issuer Risk Program requirements.

The Issuer must provide Visa with a self-assessment questionnaire on a quarterly basis.

The Issuer must provide a copy of the review report to Visa upon request.

The Issuer is responsible for the cost of the periodic review.

ID#: 160312-010410-0008359

Non-Reloadable Card Printing Requirements - U.S. Region

A U.S. Issuer offering Non-Reloadable Cards must print the legend "Non-Reloadable" on the back of the Card:

- In a minimum 6-point Helvetica font
- Anywhere above the Magnetic Stripe

ID#: 160312-010410-0008372

Visa Prepaid Card Partial Authorization Responses - U.S. Region (Updated)

In the U.S. Region, a Visa Prepaid Card Issuer and its VisaNet Processor must support Partial Authorization Responses, as specified in the applicable VisaNet Manuals.

ID#: 151012-010410-0008365

Visa Prepaid Card Provisional Credit for Disputed Transactions - U.S. Region (New)

A Visa Prepaid Card Issuer in the U.S. Region that receives notification from its Cardholder of unauthorized Visa Transactions must provide provisional credit to the Cardholder's account within 5 business days of the notification.

A3047

Visa International Operating Regulations

The Issuer may require written confirmation from the Cardholder before providing provisional credit.

The Issuer may withhold providing provisional credit, to the extent allowed under applicable law, if the Issuer determines that the circumstances or account history warrants the delay.

This requirement does not apply to ATM Cash Disbursements.

ID#: 151012-010100-0027311

Visa Prepaid Card Credit Transaction Receipt - U.S. Region (New)

A Visa Prepaid Card Issuer in the U.S. Region must post a Credit Transaction Receipt to a Cardholder's account within one business day of Settlement. The Issuer may place a hold on the posted Credit Transaction Receipt, to the extent allowed under applicable law, if the Issuer determines that the circumstances or account history warrant the delay.

ID#: 151012-010100-0027312

Visa Prepaid Card Product Options - U.S. Region

A U.S. Issuer may issue various Card types for certain Visa Prepaid Card programs with prior Visa approval.

ID#: 160312-010410-0003420

Prepaid Issuer Participation in Point-of-Sale Balance Inquiry Service - U.S. Region (Updated)

In the U.S. Region, a Visa Gift Card Issuer or Visa Incentive Card Issuer or an Issuer of other Non-Reloadable Visa Prepaid Cards must:

- Participate in the Point-of-Sale Balance Inquiry Service
- Complete systems testing with Visa to support balance inquiries at the Point-of-Transaction in a Face-to-Face Environment, as specified in the applicable VisaNet Manuals

ID#: 151012-150210-0002594

Visa Consumer Prepaid Cards

Distribution of Visa Prepaid Cards Outside the Country of Issuance Requirements (Updated)

Effective 8 December 2011, Distribution of Visa Prepaid Cards Outside the Country of Issuance is permitted under limited circumstances and supported by a revision to Section 2.10 of the *Visa International Certificate of Incorporation and Bylaws*.

A3048

Visa International Operating Regulations

An Issuer may participate in Distribution of Visa Prepaid Cards Outside the Country of Issuance under limited circumstances. Distribution of Visa Prepaid Cards Outside the Country of Issuance is subject to all of the Visa Prepaid Card requirements specified in the *Visa International Operating Regulations* and the applicable Visa International Prepaid Program Guidelines.

To participate in Distribution of Visa Prepaid Cards Outside the Country of Issuance, a Visa Prepaid Card Issuer must:

- Submit all required documentation and obtain prior written approval from Visa for each of its Visa Prepaid Card programs that it enables for Distribution of Visa Prepaid Cards Outside the Country of Issuance
- Not engage in any activity that amounts to active solicitation and issuance outside its principal country of business
- Comply with the:
 - *Visa International Operating Regulations* and Regional Operating Regulations and the applicable Certificate of Incorporation and By-laws
 - Applicable Visa International Prepaid Program Guidelines
 - Regional and local laws and regulatory requirements applicable to the Visa Prepaid Card Issuer, Visa Prepaid Cardholder or the Visa Prepaid Card program, including those governing foreign exchange Transactions, permissible business or banking activities, anti-money laundering/know your customer, and funds transfer

ID#: 151012-081211-0026801

Distribution of Visa Prepaid Cards Outside the Country of Issuance - Limitations

Effective 8 December 2011, a participating Issuer must:

- Limit Distribution of Visa Prepaid Cards Outside the Country of Issuance to Visa Prepaid Card products that are solely funded by a multinational corporation or a government entity
- If Distribution of Visa Prepaid Cards Outside the Country of Issuance is offered to a multinational corporation, ensure that:^[52]
 - No more than 25% of the multinational corporation's revenues are derived from activities located in a country(ies) other than the country in which the participating Issuer is located
 - The number of the multinational corporation's employees resident in a country(ies) other than the country in which the participating Issuer is located does not exceed 25% of the multinational corporation's overall employee count
- For a Visa Prepaid Card funded by a multinational corporation, be a Visa Member in the country where the multinational corporation has its principal place of business
- For a Visa Prepaid Card funded by a corporate entity for the purpose of insurance-to-consumer programs ensure that the insurance company is located within the country of the issuer and cards are provided only to policy holders who may be living abroad. Centralized global card distribution worldwide for global or multinational insurance companies is prohibited.
- If Distribution of Visa Prepaid Cards Outside the Country of Issuance is offered to a government entity:

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Visa International Operating Regulations

- Ensure that no more than 25% of the total beneficiaries of the government disbursements under the specified government program reside outside the country of the issuer
- Ensure that the government entity is located within the same country as the issuer

ID#: 230312-081211-0026802

Visa Vale Program Requirements - LAC Region (New)

Effective 15 October 2012, in the LAC Region, a Member that participates in the Visa Vale program must comply with the *Visa Vale Requirements*.

ID#: 151012-151012-0027355

Visa Prepaid Card Requirements - U.S. Region (Updated)

In the U.S. Region, a Visa Prepaid Card Issuer must comply with the:

- Applicable Visa International Prepaid Program Guidelines
- *Visa ReadyLink Service Description and Implementation Guidelines*
- *Visa Product Brand Standards*
- *Visa International Prepaid Retail Channel Guidelines*

ID#: 151012-010410-0008363

Visa Prepaid Card BIN - U.S. Region (Updated)

In the U.S. Region, an Issuer must use a unique consumer debit BIN for each of the following Visa Prepaid Card program types:

- Visa Buxx
- Visa Employee Benefit Cards (Visa Prepaid Card products for Visa Flexible Savings Account, Visa Health Savings Account, Visa Health Reimbursement Account and Visa Transit may be combined within a single BIN, as specified in the applicable Visa International Prepaid Program Guidelines)
- Visa Gift Card
- Visa Incentive Card
- Visa Payroll
- Visa Prepaid Card bearing both the Visa Mark and the Visa TravelMoney Mark
- Other Visa Prepaid Cards

ID#: 151012-010100-0025544

52 This restriction does not apply to Airlines, Cruise Lines, and sea-based shipping companies.

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Visa International Operating Regulations

Visa Buxx Card Issuer Implementation Requirements - U.S. Region (Updated)

In the U.S. Region, at least 30 days before issuing Cards, a Visa Buxx Issuer must submit to Visa written certification that its programs, systems, procedures, and services comply with the *Visa International Operating Regulations* and *Visa Buxx Card Service Description*.

ID#: 151012-010410-0004361

Visa Buxx Card Issuer Requirements - U.S. Region

In the U.S. Region, a Visa Buxx Issuer must implement Card activation procedures.

Card activation procedures must require Cardholders to validate their identity by some reasonable means before being able to use the Card.

A Visa Buxx Issuer must provide the account owner (e.g., parent or guardian) with a financial literacy test to be completed by the teenager and verified by the account owner at the time of enrollment.

A Visa Buxx Issuer must, either itself, through Visa, or through a third-party provider, offer:

- Website access that includes:
 - Account management data and functions
 - Account funding capability
- Parental notification of payment activity
- The option to receive periodic statements either electronically or on paper
- Customer service activities including, but not limited to:
 - Processing lost/stolen Card reports
 - Card suspension

ID#: 160312-010410-0008378

Visa Employee Benefit Card Issuer Requirements - U.S. Region (Updated)

In the U.S. Region, a Visa Employee Benefit Card Issuer must:

- Comply with the *Visa Employee Benefit Card Service Description and Implementation Guide*
- Support selective Authorization, as specified in "Visa Prepaid Card Declined Authorizations - U.S. Region"
- Support Auto-Substantiation, as specified in "Healthcare Auto-Substantiation Requirements - U.S. Region"
- Comply with the Visa Healthcare Auto-Substantiation Transactions Documents
- Support Authorization Reversals

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Visa International Operating Regulations

- Obtain a license from, and be certified by, SIGIS in order to process Healthcare Auto-Substantiation Transactions
- Support Retrieval Request reason code 27, "Healthcare Auto-Sub Data Retrieval Request," for the process of obtaining detailed Transaction Receipt data from Acquirers, via fax, as specified in the Visa Healthcare Auto-Substantiation Transactions Documents^[53]

ID#: 151012-010410-0008386

Healthcare Auto-Substantiation Requirements - U.S. Region

A U.S. Issuer or its Agent must support Healthcare Auto-Substantiation if it offers any of the following Visa Employee Benefit Card programs:

- Visa Flexible Spending Account (FSA)
- Visa Health Reimbursement Account (HRA)

ID#: 160312-010410-0003421

Visa Payroll Card Requirements (Updated)

A Visa Payroll Issuer must comply with the Visa Payroll Card Documents.

A Visa Payroll Issuer must implement Card activation procedures that require Cardholders to validate their identity by some reasonable means before being able to use the Card.

ID#: 151012-010100-0025571

Visa Payroll Card Requirements - U.S. Region (Updated)

In the U.S. Region, a Visa Payroll Issuer must comply with the Visa Payroll Card Documents.

A Visa Payroll Issuer must implement Card activation procedures that require Cardholders to validate their identity by some reasonable means before being able to use the Card.

A Visa Payroll Card design must comply with the *Visa Product Brand Standards*.

ID#: 151012-010410-0008383

⁵³ Unlike other Transaction Receipt Retrieval Request Reason Codes, Reason Code 27 does not support a Chargeback right for the Issuer.

Visa Prepaid Load Service

Visa Prepaid Load Service Participation (Updated)

Members that participate in the Visa Prepaid Load Service^[54] must comply with the *Visa International Operating Regulations* and the applicable Visa International Prepaid Program Guidelines.

ID#: 151012-010410-0003634

Visa Prepaid Load Service Acquirer Requirements

Members that participate in the optional Visa Prepaid Load Service must comply with requirements in the applicable Visa International Prepaid Program Guidelines. A participating Acquirer must:

- Add Visa Prepaid Load Service provisions to its Merchant Agreement
- Ensure that participating Merchants comply with the requirements specified in the *Visa International Operating Regulations* and applicable Visa International Prepaid Program Guidelines
- Have an Endorsement Date within 2 calendar days from the Visa Prepaid Load Service Transaction Date

An Acquirer may only process a Reversal when there is a processing problem or error that prevents the Issuer's Authorization Response from being returned to the Prepaid Partner. An Acquirer must only send system-generated reversals to VisaNet and the Prepaid Partner when there is an inability of the Acquirer to return an Issuer response to the Prepaid Partner's system.

An exemption to the Visa Prepaid Load Service requirements applies in the U.S. Region.

ID#: 160312-010410-0002517

Visa Prepaid Products - Visa ReadyLink

Visa ReadyLink Participation - U.S. Region (Updated)

A U.S. Issuer may participate in Visa ReadyLink.

A participating Issuer must:

- Comply with the:
 - Applicable Visa International Prepaid Program Guidelines
 - *Visa ReadyLink Service Description and Implementation Guidelines*
 - *Visa Product Brand Standards*

⁵⁴ Visa Prepaid Load Service is referred to as Visa ReadyLink in the U.S. Region.

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Visa International Operating Regulations

- Designate unique BINs within its Visa Prepaid Card program that may participate in Visa ReadyLink
- Have a Prepaid Partner Agreement with a participating Prepaid Partner to sell Visa Prepaid Cards

The Prepaid Partner Agreement must define the terms and conditions of the relationship between the Issuer and the Prepaid Partner, including, but not limited to, any applicable service fee charged to a consumer by the Prepaid Partner for the purchase of Visa Prepaid Cards. The Prepaid Partner Agreement does not govern the loading of value to a Visa Prepaid Card.

ID#: 151012-010410-0008374

Visa ReadyLink Acquirer Requirements - U.S. Region (Updated)

In the U.S. Region, an Acquirer participating in the Visa ReadyLink Service must:

- Comply with the:
 - Applicable Visa International Prepaid Program Guidelines
 - *Visa ReadyLink Service Description and Implementation Guidelines*
- Comply with Merchant Agreement requirements, as specified in "Visa ReadyLink Acquirer Requirements for Prepaid Partners - U.S. Region"
- Ensure that it maintains adequate funds available for settlement of approved Transactions that have been processed through VisaNet from its Prepaid Partners
- Process a Visa ReadyLink Transaction through the Single Message System

ID#: 151012-010410-0003216

Visa ReadyLink Acquirer Requirements for Prepaid Partners - U.S. Region (Updated)

In the U.S. Region, an Acquirer that participates in the Visa ReadyLink Service must ensure that:

- A Prepaid Partner that participates in the Visa ReadyLink Service complies with the:
 - Applicable Visa International Prepaid Program Guidelines
 - *Visa ReadyLink Service Description and Implementation Guidelines*
- The substance of those provisions is included in its Merchant Agreement or as a separate addendum

ID#: 151012-010410-0003468

Visa ReadyLink Prepaid Partner Requirements - U.S. Region (Updated)

In the U.S. Region, a Prepaid Partner that participates in the Visa ReadyLink service must:

- Have a Merchant Agreement for Visa Card acceptance
- Comply with the:

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Visa International Operating Regulations

- Applicable Visa International Prepaid Program Guidelines
- *Visa ReadyLink Service Description and Implementation Guidelines*
- Load value to a Visa Prepaid Card that has been designated for participation in Visa ReadyLink by the Issuer or to another Non-Visa Branded Account, as defined in the *Visa ReadyLink Service Description and Implementation Guidelines*

A Visa ReadyLink Prepaid Partner may sell Visa Prepaid Cards under a Prepaid Partner Issuer Agreement with a participating Issuer.

ID#: 151012-010410-0008388

Visa ReadyLink Transaction Processing - U.S. Region (Updated)

In the U.S. Region, funds associated with a load to a Visa Prepaid Card or to another Non-Visa Branded Account, as defined in the *Visa ReadyLink Service Description and Implementation Guidelines* processed through the VisaNet Single Message System, as specified in the applicable Visa International Prepaid Program Guidelines and *Visa ReadyLink Service Description and Implementation Guidelines*, are settled between the Acquirer and Issuer during the same processing cycle as the approval of the Transaction Authorization request by the Issuer.

ID#: 151012-010410-0005731

Visa TravelMoney Program

Visa TravelMoney

Visa TravelMoney Participation (Updated)

Issuer participation in the Visa TravelMoney Program is optional. To become an Issuer of Visa TravelMoney Cards, an Issuer must:

- Comply with the applicable *Visa International Prepaid Program Guidelines*
- Be an active participant in the Card Verification Service
- Provide the Visa Global Customer Assistance Services Program, as specified in "Visa Global Customer Assistance Services Program Requirements"
- Issue pre-assigned or customer-selected PINs to all Visa TravelMoney Cards
- Accept a PIN for Cardholder verification at an ATM.
- Ensure that the Service Code encoded on the Magnetic Stripe complies with the *Payment Technology Standards Manual*
- At least 30 calendar days before issuing a Visa TravelMoney Card, submit to Visa written certification that its programs, systems, procedures, and services comply with the:
 - *Visa International Operating Regulations*

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Visa International Operating Regulations

- Applicable Visa International Prepaid Program Guidelines

ID#: 151012-010410-0002503

Visa TravelMoney Cards

This regulation applies to an Issuer of a Visa Prepaid Card bearing the Visa TravelMoney Wordmark and either:

- Visa Brand Mark
- Visa Electron Mark

ID#: 111011-010100-0025547

Visa TravelMoney - ATM-Only Cards

A Visa TravelMoney Issuer licensee, as defined in the *Visa International Certificate of Incorporation and Bylaws*, may only issue a Visa TravelMoney Card with ATM-only functionality.

ID#: 010410-010100-0025548

Visa TravelMoney Currencies

An Issuer may issue Visa TravelMoney Cards for values in one or more currencies.

ID#: 010410-010410-0002504

Visa TravelMoney Cardholder Notification

An Issuer of Visa TravelMoney Cards must inform its Cardholders that a Visa TravelMoney Card may be used at a Visa/Plus ATM location.

ID#: 010410-010410-0002511

Visa TravelMoney Card Issuer Requirements

An Issuer of Visa TravelMoney Cards:

- Must provide Customer assistance services
- May provide forgotten PIN assistance

ID#: 010410-010410-0002615

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Visa International Operating Regulations

Visa TravelMoney Access to Funds - U.S. Region

In the U.S. Region, if multiple Visa TravelMoney Cards are issued to the Cardholder, each Visa TravelMoney Card must have full access to the Visa TravelMoney funds.

If one or more Visa TravelMoney Cards are lost, the remaining cards must still have access to funds.

If one or more Visa TravelMoney Cards are lost, stolen, or damaged, the Issuer must replace one or more cards up to the total number of cards originally purchased.

ID#: 021209-150210-0008403

Visa TravelMoney Charges - U.S. Region (Updated)

In the U.S. Region, Visa assesses Visa TravelMoney charges to the Issuer, as specified in the applicable Fee Guide.

ID#: 151012-010410-0007320

Original Credit Transaction

Original Credit Transaction - General Requirements

Original Credit - Originating Member Requirements

An Originating Member must:

- Register each program that uses an Original Credit with Visa
- Comply with all Visa requirements, as specified in the *Visa International Operating Regulations, Original Credits Member Requirements*, and the *Visa Money Transfer (VMT) Global Implementation Guide*

ID#: 050411-010410-0006985

Original Credit - Permission to Initiate

A Member of a Visa Region that participates in Original Credit processing may initiate an Original Credit Transaction unless prohibited by local law. For a list of participating Regions and permitted Original Credits applications, see *Original Credits Member Requirements* and the *Visa Money Transfer (VMT) Global Implementation Guide*.

ID#: 050411-010410-0006984

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Visa International Operating Regulations

Visa Money Transfer

Money Transfer Original Credit – General Requirements

Money Transfer Original Credit Transaction Acceptance

A Member must accept an incoming Money Transfer Original Credit Transaction unless prohibited by local law. If prohibited by local law, a Member must submit a written request to Visa to block incoming Money Transfer Original Credit Transactions. An exception applies to Members in the U.S. Region as specified in "Money Transfer Original Credit Participation Requirements - U.S. Region."

ID#: 160312-010100-0026073

Money Transfer Original Credit Participation Requirements - U.S. Region (Updated)

A Visa Card Issuer in the U.S. region:

- May initiate a Money Transfer Original Credit Transaction as an Originating Member
- Must accept an incoming Money Transfer Original Credit Transaction unless prohibited by local law
- Must comply with the requirements specified in these Operating Regulations and the *Visa Money Transfer (VMT) Global Implementation Guide*
- If accepting a Money Transfer is prohibited by local law, must submit a written request to Visa to block incoming Money Transfer Original Credit Transactions

ID#: 151012-150411-0025763

Money Transfer Originating Member Requirements - U.S. Region

A U.S. Originating Member must:

- Register with Visa prior to participating in the Money Transfer Original Credit Program
- Validate sender data
- Comply with "Anti-Money Laundering Requirements - U.S. Region"
- Provide proper disclosure to the sender regarding the collection of sender data

ID#: 111011-150210-0025764

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Visa International Operating Regulations

Money Transfer Original Credit Transaction Limitations - U.S. Region

A U.S. Recipient Member must block incoming Money Transfer Original Credit Transactions for any Cards or accounts where regional or local laws prohibit such Transactions. The Member must also block incoming Money Transfer Original Credit Transactions for Visa Prepaid Cards if any of the following:

- The identifying Cardholder data is not on file
- The Visa Prepaid Card only supports load from a single entity (e.g., a Payroll Card or an employee benefits Card loaded by an employer)
- The Prepaid Card is Non-Reloadable

Each Money Transfer Original Credit Transaction:

- Must involve only a single sender and a single recipient
- Must not exceed US \$2,500

ID#: 111011-150210-0025765

Visa Commercial Products

Visa Commercial Products - General Requirements

Commercial Card Issuance

An Issuer:

- May issue Visa Commercial Cards only to provide a means of payment for business-related goods and services ^[55]
- Must **not** issue a Visa Commercial Card to an individual, except as follows:
 - Employees of public- or private-sector companies, including sole proprietors and self-employed individuals
 - Employees or contractors of an organization as part of an employer-sponsored program
 - At the discretion of Visa, members of an affinity group or association that requires a means to pay for business-related goods and services and is represented by a public- or private-sector company

ID#: 160312-010410-0003173

⁵⁵ Effective 15 June 2012, a variance to this requirement applies in the U.S. Region for Visa Business Check Cards participating in the U.S. Debt Repayment Program.

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Visa International Operating Regulations

Commercial Card Certification

At least 30 calendar days before issuing a Visa Commercial Card, an Issuer must submit to Visa written certification that its programs, systems, procedures, and services comply with the *Visa International Operating Regulations*.

ID#: 010410-010410-0003175

BIN Requirements for Commercial Card Programs

An Issuer may establish multiple Visa Commercial Card programs within the same BIN.

An Issuer may use the same BIN for each of the following Visa Card program combinations:

- Silver and gold Visa Business Cards
- Silver and gold Visa Corporate Cards

ID#: 010410-010410-0008230

BIN Requirements for Program Conversion to Visa Business, Visa Corporate, or Visa Purchasing Programs

If an Issuer is converting an existing Visa Program to a Visa Business Card, Visa Corporate Card, or Visa Purchasing Card program, the Issuer may retain its existing BIN range, provided that it is used exclusively for Visa Business Cards, Visa Corporate Cards, or Visa Purchasing Cards.

ID#: 010410-010410-0003177

Commercial Products BIN Requirements

For Commercial Products, an Issuer must **not** use an unused BIN from a previously assigned BIN range without submitting a "BIN License Agreement" (available through the Visa Publication Center on Visa Online) to Visa.

ID#: 050411-010410-0003178

Visa Central Travel Account - Issuance Requirements (Updated)

All Visa Central Travel Accounts must be:

- Issued using a Visa Corporate Card BIN or a Visa Purchasing Card BIN.
- Linked to Virtual Account when available or to a physical Visa Card Number. Multiple Visa Central Travel Accounts may be issued (with either a physical Card or a Virtual Account).

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Visa International Operating Regulations

- Issued to a commercial entity or a designated unit of the entity.

ID#: 151012-140711-0026396

Visa Central Travel Account - Issuer Liability (Updated)

All Visa Central Travel Accounts may be issued with or without a physical Card. The Issuer assumes full liability for any misuse on physical Cards issued on a Visa Central Travel Account.

ID#: 151012-140711-0026397

Visa Central Travel Account - Core Feature Requirements (Updated)

All Visa Central Travel Account Issuers must:

- Comply with the core feature requirements for the applicable product
- Provide travel accident insurance coverage when travel-related tickets are purchased using the Visa Central Travel Account. If standard policies do not include Visa Central Travel Accounts, Members must purchase coverage through Visa or another provider.
- Comply with the *Visa Commercial Format Specifications* and offer electronic management information reports at a company level detailing all spend relating to the company account on at least a monthly basis. The management information reports must include at a minimum:
 - Ticket number
 - Passenger name
 - Date of travel

ID#: 151012-140711-0026398

Visa Central Travel Account - Issuer Fees (Updated)

Visa assesses fees for all Visa Central Travel Accounts as specified in the applicable pricing guide.

ID#: 151012-140711-0026399

Visa Commercial Card Enhanced Data - Canada Region (Updated)

In the Canada Region, a Member or a Member's client participating in the Enhanced Data Service must comply with the *Visa Commercial Data Services Terms and Conditions*.

ID#: 151012-010410-0004187

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Visa International Operating Regulations

Gold Visa Business Card and Gold Visa Corporate Card Issuance Requirements - Canada Region

In the Canada Region, participation in the Gold Visa Business Card and/or Gold Visa Corporate Card programs is optional. However, if a Canada Member participates, it must provide at a minimum the core services and features required for Visa Gold Cards and Visa Business Cards or Visa Gold Cards and Visa Corporate Cards (as applicable) as specified in the *Visa International Operating Regulations*. A Member may offer enhanced services and features that are greater than the required core services and features.

ID#: 010410-010410-0008231

Platinum Visa Business Card and Platinum Visa Corporate Card Operating Regulations - Canada Region

In the Canada Region, all provisions of the *Visa International Operating Regulations* governing issuance of Gold Visa Business Cards and Gold Visa Corporate Cards apply to the issuance of Platinum Visa Business Cards and Platinum Visa Corporate Cards.

ID#: 010410-010410-0006924

Visa Commercial Card Transaction Data Requirements - LAC Region (New)

Effective 1 February 2013, an Issuer of Visa Commercial Cards in Brazil, must be able to receive the Merchant legal name and Merchant tax identification number in the Clearing Record for Transactions completed with Visa Commercial Cards of government programs.

ID#: 151012-010100-0027383

Commercial Visa Product Types - U.S. Region (Updated)

In the U.S. Region, a Commercial Visa Product Issuer must refer to the Commercial Visa Product as one of the following types of Cards for business expense use:

- Visa Business Card
- Visa Corporate Card
- Visa Purchasing Card

In the U.S. Region, a Visa Purchasing Card may be further sub-categorized as one of the following products:

- Standard Visa Purchasing Card (with or without Visa Fleet-Service)
- GSA Visa Purchasing Card (with or without Visa Fleet Service)
- **Effective 14 April 2012**, Visa Large Purchase Advantage Card (with or without Visa Fleet-Service)

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Visa International Operating Regulations

- Vehicle-Specific Fleet Card
- Visa Meetings Card

ID#: 151012-010410-0004214

Commercial Visa Product BIN Requirements - U.S. Region (Updated)

A U.S. Issuer must use a unique BIN for each of the following Commercial Visa Product Account Numbers:

- Visa Corporate Card
- Visa Purchasing Card
- Visa Business Check Card
- Visa Business Platinum Check Card
- Visa Prepaid Business Card
- Visa Prepaid Corporate Card
- Visa Prepaid Purchasing Card

A U.S. Issuer that supports account level processing may use the same BIN for:

- Visa Business Credit Card
- Visa Business Enhanced Card
- Visa Business Platinum Credit Card
- Visa Signature Business Card

A U.S. Issuer must not designate a BIN exclusively for Visa Business Enhanced or Visa Signature Business account ranges.

ID#: 151012-010410-0004215

BIN Requirements for Conversion to Visa Commercial Program - U.S. Region

If a U.S. Issuer is converting an existing business Visa Program to a Commercial Visa Product, the Issuer may retain its existing BIN if it is used exclusively for a Commercial Visa Product after notifying Visa of the conversion.

ID#: 010410-010410-0004218

Commercial Visa Products - Issuer Certification - U.S. Region (Updated)

Before issuing Commercial Visa Products, a U.S. Issuer must:

- Submit to Visa:

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Visa International Operating Regulations

- Written certification that its programs, systems, procedures, and services comply with the *Visa International Operating Regulations*
- A completed implementation checklist signed by an authorized officer of the Member, as specified in the implementation materials available from Visa upon request
- Demonstrate that it meets the minimum processing standards, including requirements specified in the implementation materials available from Visa upon request
- Receive Visa acknowledgment that Visa received the completed checklist
- Pay the one-time certification fee, as specified in the applicable Fee Guide

ID#: 151012-010410-0004223

Commercial Visa Product Enhancements - U.S. Region (Updated)

In the U.S. Region, a Commercial Visa Product Issuer must comply with the benefit requirements in the *Visa U.S.A. Enhancements Rules and Regulations Guide*.

ID#: 181012-010410-0004224

Commercial Visa Products for Client Organizations - U.S. Region

A U.S. Issuer that currently services Client Organizations with other Visa Programs is **not** required to convert its existing Cards to a Commercial Visa Product. However, the Issuer must convert the Cards to a Commercial Visa Product in order to receive the associated benefits.

ID#: 010410-010410-0004227

Commercial Visa Products Issuance Standards and Fines - U.S. Region

In the U.S. Region, a Commercial Visa Product Issuer must comply with the issuance standards specified in the:

- *Visa International Operating Regulations*
- Commercial Visa Product implementation materials available from Visa

A U.S. Issuer that knowingly violates these standards in order to obtain Commercial Visa Product benefits is subject to fines equal to 3 times the amount of the benefits attributable to the violation, as calculated by Visa.

ID#: 010410-010410-0008820

Commercial Card Core Feature Descriptions - U.S. Region (Updated)

For U.S. Issuers, a description of the core features specified in "Visa Business Card Requirements - U.S. Region," "Visa Corporate Card Core Features - U.S. Region," "Visa Purchasing Card Core Features - U.S. Region," and "Visa Meetings Card Core Features - U.S. Region" is provided below:

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- ATM access - An Issuer must have the ability to offer a PIN to allow ATM Cash Disbursements, if requested, and comply with the requirements for participation in the Visa ATM Network. **Effective 14 April 2012**, ATM access is not permitted for the following:
 - Visa Large Purchase Advantage
 - Fleet-Service enhanced Visa Large Purchase Advantage
 - Vehicle-Specific Fleet Card
- Central or individual billing - An Issuer must offer individual Cardholder billing or centralized company billing
- Charge Card option - An Issuer must offer a non-revolving, pay-in-full option
- Individual memo statements - An Issuer must send Transaction verification statements to each Cardholder when the Client Organization participates in the centralized company billing option
- Limited corporate liability - An Issuer must provide insurance coverage to the Client Organization (where available) in the event of Commercial Visa Product misuse by employees. Additional detailed information regarding insurance availability, options, and features is available from Visa upon request.
- Visa corporate management information reports - An Issuer must provide management information reports on Visa Corporate Card usage to the Client Organization as follows:
 - Detailed Visa corporate spending by vendor, employee, and company organization units
 - In formats and distribution agreed upon by the Issuer and the Client Organization

ID#: 151012-010410-0004237

Commercial Products Core Feature Requirements

A Visa Commercial Card Issuer must provide the core features specified in the table below:

Visa Commercial Card Core Feature Requirements

Core Feature	Visa Business Card	Visa Business Electron Card	Visa Corporate Card	Visa Purchasing Card
ATM Access	X	X	X	
Central or Individual Billing			X	
Centralized Billing				X
Local Currency Billing	X	X	X	X
Service Level Standards	X	X	X	X
Charge Card ¹			X	X
Limited Corporate Liability ¹			X	X

A3065**Visa International Operating Regulations**

Core Feature	Visa Business Card	Visa Business Electron Card	Visa Corporate Card	Visa Purchasing Card
Management Information Reporting			X	X
Flexible Transaction Authorization				X
Individual Memo Statements ²				X
	1. Does not apply to Visa Corporate Prepaid Card. 2. Does apply to Visa Corporate Prepaid Card.			

A description of the core features specified in the table above is provided below.

- ATM access - An Issuer must have the ability to offer a PIN to allow ATM Cash Disbursements, if requested. This ability is **not** required for Visa Purchasing Cards and **not** applicable to Vehicle-Specific Fleet Cards.
- Central or individual billing - An Issuer must offer the following billing options:
 - Individual Cardholder billing with individual payment
 - Individual Cardholder billing with centralized company payment
 - Centralized company billing and payment
- Local currency billing - An Issuer must have the ability to bill the subscribing company's Cardholders in the local currency of the country where the company and Cardholder physically reside
- Service level standards - An Issuer must comply with the mandated referral and approval rates specified in the "Maximum Monthly Referral Rates" table and the "Minimum Monthly Approval Rates" table
- Charge Card - An Issuer must have the ability to offer a non-revolving, pay-in-full option
- Limited corporate liability - An Issuer must be capable of providing insurance coverage to the subscribing company (where available) in the event of Visa Corporate or Visa Purchasing Card misuse by employees
- Management information reporting - An Issuer must provide management information reports on Card usage to the subscribing company as follows:
 - Detailed Visa Corporate Card spending by vendor, employee, and company organization units
 - Detailed Visa Purchasing Card spending activity necessary to administer a Visa Purchasing Card program. Spending activity processing requirements may be defined by Visa.
- Flexible Transaction Authorization - An Issuer must have the ability to restrict a purchase based upon a Transaction amount or Merchant Category Code specified by a client
- Individual memo statements - An Issuer must have the ability to send a Transaction verification statement to each Cardholder

A3066**Visa International Operating Regulations**

Additional detailed information regarding insurance availability, options, and features is available from Visa upon request.

ID#: 160312-010410-0009018

Commercial Products Mandatory Core Services

A Visa Commercial Card Issuer must provide to its Cardholders all of the core services specified in the table below:

Visa Commercial Card Mandatory Core Services

Mandatory Core Services	Visa Business Card ¹	Visa Corporate Card	Visa Purchasing Card
Customer support services, as specified in the "Visa Global Customer Assistance Services Program Eligibility Requirements by Product" table	X	X	X
Medical referral, medical assistance, and emergency services ^{2, 3}	X	X	Not applicable
Legal referral, legal assistance, and cash advance services ^{2, 3}	X	X	Not applicable
Free 24-hour telephone number to obtain emergency services (Issuer must communicate the telephone number to the Cardholder at least once each year)	X	X	X

1. Visa Business Electron Cards must comply with the Visa Global Customer Assistance Services Program requirements for Visa Electron Cards specified in "Visa Global Customer Assistance Services Program Eligibility Requirements by Product" table.
 2. A variance to this requirement applies in the jurisdiction of Visa Europe.
 3. This is an optional service for Visa Corporate Prepaid Cards.

ID#: 160312-141111-0003185

Visa Meetings Card**Visa Meetings Card Requirements (Updated)**

A Visa Meetings Card Issuer must comply with the *Visa Product Brand Standards* and *Visa Meetings Card Implementation Guide*.

ID#: 151012-010410-0004229

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Visa International Operating Regulations

Visa Meetings Card Core Features

A Visa Meetings Card Issuer must offer all of the core features described in "Commercial Products Core Feature Requirements" except for billing, where only centralized company billing and payment may be offered.

ID#: 010410-010410-0004230

Visa Meetings Card Core Services

A Visa Meetings Card Issuer must offer the core services described for a Visa Corporate Card in the "Visa Commercial Card Mandatory Core Services" table.

ID#: 010410-010410-0004231

Visa Meetings Card Customer Support Services

A Visa Meetings Card Issuer must offer the customer support services described for a Visa Corporate Card in the "Visa Global Customer Assistance Services Program Eligibility Requirements by Product" table.

ID#: 081010-010410-0004232

Visa Meetings Card BIN

A Visa Meetings Card Issuer must assign either:

- A specific Visa Corporate Card or Visa Purchasing Card BIN
- An account range within an existing Visa Corporate Card or Visa Purchasing Card BIN

ID#: 010410-010410-0004233

Visa Meetings Card BIN - U.S. Region

A U.S. Issuer offering Visa Meetings Cards must either:

- Use a BIN from the BIN range reserved for Purchasing Cards
- Use an Account Number range within an existing Visa Purchasing Card BIN

ID#: 010410-010410-0004334

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Visa International Operating Regulations

Visa Meetings Card Core Features - U.S. Region

In the U.S. Region, a Visa Meetings Card Issuer must provide all of the core features specified below, as described in "Commercial Card Core Feature Descriptions - U.S. Region" except for billing, where only centralized company billing and payment may be offered:

- ATM access
- Central billing
- Charge Card option
- Individual memo statements
- Limited corporate liability

ID#: 010410-010410-0004335

Visa Meetings Card Authorization Processing - U.S. Region

In the U.S. Region, a Visa Meetings Card Issuer must have the ability to decline an Authorization Request based on the following factors, if the Client Organization has specified these or other factors:

- Merchant Category Code
- Transaction amount
- Location of Merchant Outlet

ID#: 010410-010410-0004354

Prepaid Commercial

Commercial Visa Prepaid Product Requirements

A Commercial Visa Prepaid Product Issuer must comply with the:

- Visa Prepaid Card requirements
- General Visa Commercial Card requirements specified in the *Visa International Operating Regulations*

ID#: 081010-010100-0025575

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Visa International Operating Regulations

Visa Agro Card - LAC Region

Visa Agro Issuer Requirements – LAC Region (Updated)

In the LAC Region, an Issuer of Visa Commercial Cards may issue a Visa Agro Card as any of the following:

- Credit
- Debit
- Prepaid commercial, excluding Cards issued in Brazil
- Visa Electron

The Issuer may combine Visa Agro Cards with the commercial applications or commercial products described above.

Visa Agro Card Issuers must comply with the regulations of each product and application associated with the Visa Agro Card.

ID#: 151012-010100-0026520

Visa Agro BIN - LAC Region (Updated)

All Issuers of Visa Agro Cards in the LAC Region, except for Issuers in Brazil, must assign either:

- A specific Visa Purchasing Card or Commercial Visa Prepaid Product BIN
- An account range within an existing Visa Purchasing Card or Commercial Visa Prepaid Product BIN

Effective 1 May 2012, an Issuer of Visa Agro Cards in Brazil, must use a specific BIN or a separate and unique account range for its Visa Agro Card.

ID#: 151012-010100-0026521

Visa Agro Card Core Features – LAC Region (Updated)

A Visa Agro Card Issuer must offer the following core features:

- Centralized billing
- Local currency billing
- Service level standards
- Management information reporting
- Flexible Transaction Authorization

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Visa International Operating Regulations

Visa Agro Card Issuers have the option to offer the following features:

- ATM Access, excluding Cards issued in Brazil
- Charge Card
- Limited corporate liability

ID#: 151012-010100-0026522

Visa Agro Card Core Services – LAC Region (Updated)

A Visa Agro Card Issuer must offer the following core services:

- Cardholder inquiry service
- Emergency Card replacement
- Lost/Stolen Card reporting
- Exception File updates
- Free 24-hour telephone number to obtain emergency services (Issuer must communicate the telephone number to the Cardholder at least once each year)

For Visa Agro Prepaid commercial Cards, Issuers must offer the customer support services for Visa Prepaid Cards, as specified in the “Visa Global Customer Assistance Services Program Eligibility Requirements by Product” table.

ID#: 151012-010100-0026523

Visa Agro Card Selective Authorization – LAC Region (Updated)

A Visa Agro Card Issuer may decline an Authorization Request based on the following factors, if the Client Organization has specified these or other factors:

- Merchant Category Code
- Transaction amount
- Location of Merchant Outlet

ID#: 151012-010100-0026524

Visa Agro Issuer Reporting Requirements - LAC Region (Updated)

An Issuer of Visa Agro Cards, including Cards with multi-application functionality, combining a Visa Agro Card with a credit, debit, Visa Electron, prepaid application or a V Distribution Program, must report all statistics for each product or application separately through the Quarterly Operating Certificate.

ID#: 151012-010100-0026525

Visa Commercial Business Products

Commercial Business Products General Requirements

Visa Business Card Issuers - AP Region

In the AP Region, a new Visa Business Card Issuer must provide, in addition to the core features specified in "Commercial Products Core Feature Requirements," all the core features specified in this section.

An existing Visa Business Card Issuer must comply with all of the following core feature requirements for all Cards in circulation:

- Central or individual billing
- Limited corporate liability
- Travel accident insurance

The core features specified above and in "Visa Business Debit Card Core Features - AP Region" are described as follows:

- Limited corporate liability - An Issuer must provide insurance coverage to the subscribing company (where available) in the event of Visa Business Card misuse by employees. However, this is applicable only to accounts with 2 or more Cards.
- Travel Accident Insurance - An Issuer must provide insurance coverage for loss of life or permanent injury to Cardholders from an accident occurring on transport, if the transport was paid for using the Visa Business Card
- Monthly reporting on individual Cardholder activity - An Issuer must provide a statement or information reports that show detailed Visa Business Debit Card spending by employee

ID#: 010410-010410-0008246

Visa Commercial Card Program Requirements - CEMEA Region (Updated)

In the CEMEA Region, a Visa Business Card Issuer must comply with the *Visa Business Implementation Guide - CEMEA Region*.

A Visa Business Card or Visa Corporate Card Issuer must comply with the applicable Global Customer Assistance Services Guide.

ID#: 151012-010410-0008232

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Visa International Operating Regulations

Visa Business Card Spending Limit - CEMEA Region

In the CEMEA Region, a Visa Business Card Issuer must offer its Cardholder a minimum spending limit of US \$5,000.

A variance to this requirement applies to Members in Afghanistan and Pakistan.

ID#: 050411-010410-0004190

Visa Business/Visa Corporate Card Emergency Services - CEMEA Region

In the CEMEA Region, a Visa Business Card or Visa Corporate Card Issuer must provide the following emergency services to its Cardholders at no extra cost. Information about these core services is available from Visa upon request.

Emergency medical referral services must include:

- 24-hour medical assistance worldwide
- Referral service to medical specialists abroad
- Cash advance for hospital admission deposit
- Referral to agency for dispatch of medicines or medical equipment

Emergency legal referral services must include:

- 24-hour referral service to a legal advisor worldwide
- Bail bond assistance (payment of bail or emergency legal fees by an appointed agent)

ID#: 010410-010410-0008247

Visa Business/Visa Corporate Card Travel Assistance Services - CEMEA Region

In the CEMEA Region, a Visa Business Card or Visa Corporate Card Issuer must provide the following travel assistance services to its Cardholders:

- Travel delay
- Baggage delay
- Document replacement
- Emergency message service
- Lost/Stolen Card Reporting Service
- Hotel Reservation Service

ID#: 010410-010410-0006958

A3073

Visa International Operating Regulations

Visa Business Card Issuer Requirements - U.S. Region (Updated)

In the U.S. Region, a Visa Business Card Issuer must:

- Provide ATM access, as described in "Commercial Card Core Feature Descriptions - U.S. Region"
- Comply with the *Visa Business Credit Cards Product and Implementation Guide - U.S. Region*

ID#: 151012-010410-0004247

Visa Business Card Account Billing Options - U.S. Region

A U.S. Issuer may offer its Visa Business Card Cardholders any of the following account billing options:

- Line of credit
- Depository account
- Other company assets available through the Issuer
- Charge Card (non-revolving, pay-in-full)

ID#: 010410-010410-0004293

Visa Business Enhanced Cards

Visa Business Enhanced Card Issuer Requirements - U.S. Region (Updated)

In the U.S. Region, a Visa Business Enhanced Card Issuer must:

- Complete the certification form in the *Visa Business Credit Cards Product and Implementation Guide – U.S. Region*
- Support account-level processing
- Participate in Visa SavingsEdge
- Comply with the:
 - *Visa Business Credit Cards Product and Implementation Guide – U.S. Region*
 - *Visa U.S.A. Enhancements Rules and Regulations Guide*
 - *Visa Product Brand Standards*

ID#: 181012-151011-0026349

Visa Business Enhanced Card Rewards Program - U.S. Region (Updated)

In the U.S. Region, a Visa Business Enhanced Card Issuer must:

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- Offer a rewards program to its Visa Business Enhanced Cardholders, as specified in the *Visa Business Credit Cards Product and Implementation Guide – U.S. Region*
- Notify Cardholders, at least annually, via billing statement or standalone statement, of rewards points earned during the relevant period

ID#: 151012-151011-0026350

Visa Business Platinum Cards

Visa Business Platinum Credit and Visa Business Platinum Check Card Customer Service Telephone Number - U.S. Region

A U.S. Issuer that issues a Visa business platinum credit or Visa Business Platinum Check Card must provide all of its Cardholders with a telephone number for obtaining customer service, 24 hours a day, 7 days a week.

ID#: 010410-010410-0004249

Visa Signature Business Cards

Visa Signature Business Card Issuance – AP Region

At the option of Visa, an AP Issuer may offer a Visa Signature Business Card, subject to trademark availability. The Visa Signature Business Card may be issued:

- With charge or credit capability
- To Cardholders who meet a preset minimum annual retail sales volume spend threshold. The qualifying level of annual retail sales volume spend will be specified for each individual country in which Visa Signature Business Cards are issued. If more than 15% of the accounts in an Issuer's portfolio does not meet the spend threshold, the Issuer will be required to implement spend stimulation programs in consultation with Visa.

ID#: 160312-010111-0026093

Visa Signature Business Card BIN Requirements – AP Region

In the AP Region, a Visa Signature Business Issuer must use a unique BIN for its Visa Signature Business Card Account Numbers and not share an account range of a non-Visa Signature Business BIN.

A Visa Signature Business Issuer must not reclassify a BIN to represent a product other than a Visa Signature Business Card without permission from Visa.

ID#: 160312-010111-0026094

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Visa International Operating Regulations

Visa Signature Business Card Spending Limit – AP Region

In the AP Region, a Visa Signature Business Issuer may choose either of the following spending limit options:

- No pre-set spending limit for purchase Transactions, subject to local law requirements
- A Minimum Spending Limit of US \$15,000, or local currency equivalent, for Transactions during each statement cycle

The Visa Signature Business Issuer may establish a pre-set spending limit for:

- Cash Disbursement Transactions
- Transactions resulting from an Emergency Card Replacement

The Visa Signature Business Issuer may allow a Visa Signature Business Cardholder the option to either:

- Pay in full each statement cycle
- Revolve

If positioned as a revolving product, the Issuer must permit a minimum revolving balance of at least US \$10,000 during each statement cycle.

ID#: 160312-010111-0026095

Visa Signature Business Card Rewards Program Requirements – AP Region

In the AP Region, a Visa Signature Business Issuer must offer a rewards program to its Visa Signature Business Cardholders.

The Visa Signature Business rewards program must offer a minimum rewards earn rate equal to the rate offered by the same Issuer for a consumer Visa Signature Card in the same country or region, or the applicable country consumer Visa Signature minimum rewards rate, whichever is higher.

The Issuer must, at a minimum, notify Cardholders about reward points earned quarterly, via a regular billing statement or a stand-alone statement.

ID#: 160312-010111-0026096

Visa Signature Business Card Reporting Services – AP Region

An AP Issuer must provide Visa Signature Business Cardholders with at least annual reporting that includes:

- Total annual amount spent by Cardholder or company
- Summary of spending by Merchant category

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The Issuer may either provide the reporting in-house or through Visa IntelliLink Spend Management.

ID#: 160312-010111-0026097

Visa Signature Business Card Authorization Requirements – AP Region (Updated)

Except as specified in "Visa Signature Business Card Spending Limit - AP Region" a Visa Signature Business Issuer in the AP Region must not decline a Transaction for exceeding a pre-set spending limit of any kind.

The Visa Signature Business Card Issuer must decline or refer Transactions, only as specified in the following table:

Visa Signature Business Card Allowable Decline and Referral Reasons

Circumstances	Allowable Reason for Decline	Allowable Reason for Referral
Card used fraudulently	X	
Following a referral, Issuer determines fraudulent situation	X	
Following a completed referral, Issuer determines likelihood of default	X	
Transaction is out of compliance with Cardholder agreement	X	
Effective 20 April 2012 , Transaction category is blocked by the Cardholder through Visa Payment Controls	X	
Cardholder notified to stop using Card, and account suspended or closed	X	
Issuer elected to decline all Transactions routed to International Automated Referral Service (IARS) Stand-In Processing; decline is the result of Issuer unavailability	X	
Over-limit on Cash Disbursements (unless Issuer is providing no pre-set cash limits)	X	
Over-limit on Emergency Replacement Card (unless Issuer is providing no pre-set spending on Emergency Replacement Card)	X	
Over-limit on Emergency Cash (unless Issuer is providing no pre-set cash limits on Emergency Cash)	X	
Issuer credit policy determines the likelihood of default	X	
Card used before activation	X	
Delinquent account, but otherwise in good standing	X	

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Circumstances	Allowable Reason for Decline	Allowable Reason for Referral
Delinquent account, account meets Issuer criteria to close/suspend prior to Cardholder notification		X

ID#: 151012-010111-0026098

Visa Signature Business Card Delinquent Accounts – AP Region

For Cards with no pre-set spending limit, a Visa Signature Business Card Issuer in the AP Region must provide notification to the Cardholder before ongoing Transactions can be declined.

ID#: 160312-010111-0026099

Visa Signature Business Card - Other Requirements – AP Region

At a minimum, a Visa Signature Business Issuer in the AP Region must provide access to a customer service agent 24 hours a day, 7 days a week.

A Visa Signature Business Issuer must:

- Provide advance notification to the Cardholder when an account needs to be suspended or closed for any reason
- Monitor customer complaints related to Transaction Authorizations
- Identify action plans to improve customer service
- Make customer complaint information available to Visa

ID#: 160312-010111-0026100

Visa Signature Business Card Core Services – AP Region

In the AP Region, a Visa Signature Business Issuer must offer to its Cardholders all Visa Business Card core features specified in the AP Regional Operating Regulations.

ID#: 160312-010111-0026101

Visa Signature Business Card Marketing Support – AP Region

In the AP Region, a Visa Signature Business Issuer intending to distribute Merchant partnership or emergency services material to its Cardholders must receive written approval from Visa prior to such distribution.

ID#: 160312-010111-0026102

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Visa International Operating Regulations

Visa Signature Business Card Additional Core Services – AP Region

In the AP Region, a Visa Signature Business Issuer must also provide the following services:

- One or more insurance options that the Issuer may choose to apply, with a unit cost per premium that matches or exceeds the current unit cost of providing US \$500,000, or local currency equivalent travel accident insurance, except where prohibited by local law. The Issuer must submit to Visa in writing, an official quote from an insurance company, for both the travel accident insurance and the proposed new features, at least 30 calendar days prior to its implementation.
- Emergency medical evacuation and repatriation services
- Emergency medical insurance when traveling, with medical expense benefit up to US \$25,000, or local currency equivalent
- Concierge Services assistance available through a customer service attendant by telephone 24 hours a day, 7 days a week, and offered in key international travel markets. The minimum services required are travel information and assistance, including:
 - Emergency travel arrangement provisions
 - Passport, visa and customs information
 - Country and major city information
 - Translation and message assistance
 - Transportation information
 - Restaurant, health club, entertainment events, shopping information and assistance with gift arrangement
 - ATM location guide
 - Weather forecast
 - Business Services

The Issuer must communicate the following Visa Signature Business Privileges Program information to Cardholders:

- Visa Signature Business Privileges benefits at least once a year
- New benefits or changes to existing benefits, or exclusive quarterly Merchant offers at least 2 months prior to the effective date of Visa Signature Business Merchant Privileges

ID#: 160312-010111-0026103

Visa Signature Business Card Emergency Assistance Services – AP Region

In the AP Region, a Visa Signature Business Issuer must:

- Provide a free 24-hour telephone number where emergency service can be accessed

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Visa International Operating Regulations

- Communicate the telephone number to the Cardholder annually

ID#: 160312-010111-0026104

Visa Signature Business Card Global Customer Care Services – AP Region

In the AP Region, a Visa Signature Business Issuer must participate in the following Visa Global Customer Care Services:

- Lost/Stolen Card Reporting Service
- Cardholder Inquiry Service
- Emergency Cash Service
- Emergency Card Replacement Service
- Emergency Payment Authorization Service

ID#: 160312-010111-0026105

Visa Signature Business Card Issuer Requirements - U.S. Region (Updated)

In the U.S. Region, a Visa Signature Business Card Issuer must:

- Complete the certification form included in the *Visa Business Credit Cards Product and Implementation Guide – U.S. Region*
- Support account-level processing
- Participate in Visa SavingsEdge
- Comply with the:
 - *Visa Business Credit Cards Product and Implementation Guide – U.S. Region*
 - *Visa U.S.A. Enhancements Rules and Regulations Guide*
 - *Visa Product Brand Standards*

ID#: 181012-151011-0026352

Visa Signature Business Card Payment Options - U.S. Region (Updated)

In the U.S. Region, a Visa Signature Business Issuer may allow a Visa Signature Business Cardholder to either:

- Pay in full each statement cycle
- Revolve

ID#: 151012-010410-0008276

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Visa International Operating Regulations

Visa Signature Business Card Minimum Revolving Balance - U.S. Region

If a U.S. Issuer positions a Visa Signature Business Card as a revolving product, it must permit a minimum revolving balance during each statement cycle.

ID#: 111011-010410-0004261

Visa Signature Business Card Rewards Program - U.S. Region (Updated)

In the U.S. Region, a Visa Signature Business Issuer must:

- Offer a rewards program to its Visa Signature Business Cardholders, as specified in the *Visa Business Credit Cards Product and Implementation Guide - U.S. Region*,
- Notify Cardholders, at least quarterly, via billing statement or standalone statement, regarding reward points earned during the relevant period

ID#: 151012-010410-0004274

Visa Signature Business Cardholder Notification - U.S. Region

In the U.S. Region, a Visa Signature Business Issuer must provide notification to the Cardholder:

- Before ongoing Transactions may be declined
- When an account needs to be suspended or closed for any reason

ID#: 010410-010410-0004278

Visa Signature Business Card Customer Service Telephone Number - U.S. Region

Each U.S. Issuer of a Visa Signature Business Card must provide a toll-free telephone number of its own customer service center where the Cardholder:

- May obtain customer service 24 hours a day, 7 days a week
- Is given an early and ongoing option to talk to a knowledgeable representative, if an automated response menu is used

ID#: 010410-010410-0004279

Visa Signature Business Cardholder Information - U.S. Region (Updated)

Each U.S. Issuer must offer its Cardholders, during the application process for a Visa Signature Business Card, the option to have their personal information kept confidential.

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Visa International Operating Regulations

- If this option is selected, the Issuer must not provide Cardholder or account details to external organizations for the purpose of marketing mailing lists, products, or services, except to provide Visa Signature Business Card services specified in applicable sections of the *Visa International Operating Regulations*, *Visa Business Credit Cards Product and Implementation Guide - U.S. Region*, and *Visa U.S.A. Enhancements Rules and Regulations Guide*, as permitted by law
- **Effective through 31 March 2013**, the Issuer may, for Affinity Card accounts, disclose that this option does not apply to the Affinity Partner
- **Effective 1 April 2013**, the Issuer may, for Affinity/Co-Branded Card accounts, disclose that this option does not apply to the Affinity/Co-Brand Partner

ID#: 181012-010410-0004281

Liability for Visa Signature Business Card Transactions - U.S. Region

In the U.S. Region, upon receipt of notification from its Cardholder of unauthorized Visa Signature Business Transactions, an Issuer must limit the Cardholder's liability for those Transactions to zero.

The Issuer may require the notification to be received within 60 calendar days of the mailing date of the first statement showing unauthorized Visa Transactions.

The Issuer may increase the limit of the Cardholder's liability for unauthorized Transactions if it reasonably determines, based on substantial evidence, that the Cardholder was grossly negligent in the handling of the account or Card.

The Issuer may define an unauthorized Visa Transaction to exclude any Transaction allegedly conducted by:

- A business co-owner
- The Cardholder or person authorized by the Cardholder
- Any other person with an interest in or authority to transact business on the account

ID#: 010410-010410-0008290

Visa Business Check Cards

Definition of Visa Business Check Card - U.S. Region

In the U.S. Region, Visa reserves the right to determine the application of the definition of the Visa Business Check Card.

ID#: 010410-010410-0004255

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Visa International Operating Regulations

Visa Business Check Card Account Access - U.S. Region

In the U.S. Region, a Visa Business Check Card may be used to access a deposit, investment, or other business asset account, including a fiduciary account.

ID#: 010410-010410-0004252

Visa Business Check Card Limitations - U.S. Region

In the U.S. Region, a Visa Business Check Card must **not** be used to obtain credit, as defined in *12 CFR Part 226 (Regulation Z)*, unless it involves only an incidental extension of credit under an agreement between the Cardholder and the Issuer either:

- When the Cardholder's account is overdrawn
- To maintain a specified minimum balance in the Cardholder's account

For Interchange category purposes, a Visa Business Check Card used to obtain credit, as specified above, is **not** considered a Visa Business Check Card if:

- Actual debiting of funds from the business asset account occurs periodically rather than daily
- These periods are at least X days apart

ID#: 161111-010410-0008304

Visa Business Check Card Provisional Credit for Disputed Transactions - U.S. Region

Upon receipt of notification from its Cardholder of unauthorized Visa Transactions, a U.S. Issuer must provide provisional credit to the Cardholder's account within 5 business days of the notification. The Issuer may:

- Require written confirmation from the Cardholder before providing provisional credit
- Withhold provisional credit, to the extent allowed under applicable law, if the Issuer determines that the circumstances or account history warrant the delay

ID#: 010410-010410-0004256

Visa Business Electron Cards

Visa Business Electron Card Issuer Requirements

A Visa Business Electron Card Issuer must:

- Offer Visa Electron Program features specified in "Visa Electron Program Features." The Issuer must not offer Visa Card program features.

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Visa International Operating Regulations

- Comply with the physical Card design requirements for Visa Electron Cards specified in the *Visa Product Brand Standards*
- Comply with the Visa Global Customer Assistance Services Program requirements for Visa Electron Cards specified in the "Visa Global Customer Assistance Services Program Eligibility Requirements by Product" table
- Ensure that the Card contains the Service Code for Visa Electron Cards, requiring Online Authorization

In the LAC Region, Issuers may issue Visa Corporate Electron Cards and Visa Purchasing Electron Cards.

ID#: 081010-010410-0004162

Visa Business Electron Card Requirements - CEMEA Region

In the CEMEA Region, an Issuer of Visa Business Electron Cards that are restricted to domestic use only is exempt from the requirements in "Visa Business/Visa Corporate Card Travel Assistance Services - CEMEA Region," but may implement these requirements at its discretion.

ID#: 010410-010410-0004760

Visa Business Debit

Visa Business Debit Card Issuer Chip Requirements - Canada Region (New)

Effective 14 June 2012, a Canada Issuer of a Visa Business Debit Card must ensure that:

- The Visa Business Debit Card complies with the *Visa Canada Debit Card Technical Specifications*
- The Visa Application Identifier (AID) is present on the Card and the Application Selection Flag (ASF) settings are as specified in the *Visa Canada Debit Card Technical Specifications*

ID#: 151012-140612-0027276

Visa Business Debit Card Core Features - Canada Region (New)

Effective 14 June 2012, in the Canada Region, a Visa Business Debit Card Issuer must provide, in addition to the core features specified in "Commercial Products Core Feature Requirements," limited corporate liability insurance to its Cardholders.

The Issuer must provide this insurance coverage to the subscribing company (where available) in the event of Visa Business Debit Card misuse by employees. This requirement is applicable only to accounts with 2 or more Cards.

ID#: 151012-140612-0027277

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Visa International Operating Regulations

Visa Business Debit Card BIN Requirements - Canada Region (New)

Effective 14 June 2012, a Canada Issuer of a Visa Business Debit Card must use a unique BIN for its Visa Business Debit Card Account Numbers and not share a BIN range.

Effective 14 June 2012, a Canada Issuer must **not** reclassify a BIN to represent a product other than Visa Business Debit Card without prior permission from Visa.

ID#: 151012-140612-0027278

Visa Business Debit Card Transaction Identification - Canada Region (New)

Effective 14 June 2012, a Canada Issuer of a Visa Business Debit Card must identify all Visa Debit Transactions as Visa Transactions in all communications displaying Transaction information, including account activity statements, and clearly disclose to the Cardholder any distinction between a Visa Debit Transaction and other payment services.

ID#: 151012-140612-0027279

Visa Business Debit Card Issuer Verified by Visa Participation - Canada Region (New)

Effective 14 June 2012, a Canada Issuer of a Visa Business Debit Card must ensure that its Visa Business Debit BINs participate in Verified by Visa.

ID#: 151012-140612-0027280

Visa Business Debit Cards - AP Region

Visa Business Debit Card Core Features - AP Region

In the AP Region, a Visa Business Debit Card Issuer must provide the following core features:

- ATM Access
- Service level standards
- Monthly reporting on individual Cardholder activity
- Limited corporate liability

These core features are described in "Visa Business Card Issuers - AP Region."

ID#: 010410-010410-0004176

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Visa International Operating Regulations

Visa Infinite Business Cards - Canada Region

Visa Infinite Business Cards Issuer Requirements - Canada Region

A Canada Issuer must offer a Visa Infinite Business Card with the highest purchasing power available within a Member's Visa Card portfolio.

A Canada Issuer may offer its Visa Infinite Business Cardholders with charge or credit capability.

At a minimum, a Canada Issuer must provide to its Visa Infinite Business Cardholders access to a customer service agent 24 hours a day, 7 days a week.

In the Canada Region, a Visa Infinite Business Issuer must:

- Provide advance notification to the Cardholder when an account needs to be suspended or closed for any reason
- Monitor customer complaints related to Transaction Authorizations
- Identify action plans to improve customer service
- Make customer complaint information available to Visa

In the Canada Region, a Visa Infinite Business Issuer must offer some form of Transaction reporting service that allows its Visa Infinite Business Cardholders to obtain minimum Transaction level data as approved by Visa.

ID#: 050411-011109-0025615

Visa Infinite Business BIN Requirements - Canada Region

In the Canada Region, an Issuer must use a unique BIN for its Visa Infinite Business Card Account Numbers and not share a BIN range.

The Issuer must not reclassify a BIN to represent a product other than the Visa Infinite Business Card without prior permission from Visa.

ID#: 050411-010100-0025616

Visa Infinite Business Spending Limits - Canada Region

A Visa Infinite Business Card Issuer may use either of the following spending limit options:

- No pre-set spending limit
- A minimum credit limit

The Visa Infinite Business Card Issuer may establish a pre-set spending limit for:

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Visa International Operating Regulations

- Cash Disbursement Transactions
- Transactions resulting from an Emergency Card Replacement

ID#: 111011-011109-0025617

Visa Infinite Business Authorization Requirements - Canada Region (Updated)

In the Canada Region, a Visa Infinite Business Card Issuer must only decline or refer Visa Infinite Business Transactions, as specified in "Visa Infinite Card Allowable Decline and Referral Reasons."

In the Canada Region, an Issuer must not decline a Visa Infinite Business Transaction for exceeding a pre-set limit of any kind. Transactions must be approved or declined based on:

- The absence of suspected fraud
- The Cardholder's spending pattern
- Issuer determination of the likelihood of default
- Issuer safety and soundness considerations
- **Effective 20 April 2012**, request from a Cardholder participating in Visa Payment Controls

ID#: 151012-011109-0025618

Visa Infinite Business Delinquent Account - Canada Region

In the Canada Region, a Visa Infinite Business Issuer must provide notification to a Visa Infinite Business Cardholders with no pre-set spending limit before ongoing Transactions can be declined.

ID#: 050411-011109-0025619

Visa Infinite Business Cardholder Qualifications - Canada Region

In the Canada Region, to qualify as a Visa Infinite Business Cardholder, the Cardholder must demonstrate a minimum annual spend of CAD \$36,000 per year or greater.

ID#: 050411-011109-0025620

Visa Infinite Business Rewards Program Requirements - Canada Region

In the Canada Region, a Visa Infinite Business Card Issuer must offer a rewards program to its Visa Infinite Business Cardholders.

The Visa Infinite Business rewards program must offer a minimum rewards earn rate equal to either:

- The rate offered by the same Issuer for a Consumer Visa Infinite Card Program
- The rate offered by a peer Issuer for a consumer Infinite or Business Infinite card upon approval by Visa

A3087

Visa International Operating Regulations

The Issuer must, at a minimum, notify Cardholders monthly via a billing statement or a standalone statement regarding reward points earned during the relevant period.

ID#: 050411-011109-0025621

Visa Infinite Business Web Services - Canada Region

In the Canada Region, a Visa Infinite Business Issuer must provide Web services through Visa or other provider of choice with the following minimum standards:

- Provide a description of Visa Infinite Business Card services, benefits, and features
- Provide a detailed listing of the Visa Infinite Business Exclusive Privileges Merchant partner offers
- Include the following minimum value-added content and services for travel and entertainment:
 - Travel content that supports the Visa Infinite Business product positioning that is not readily available from other sources
 - Online concierge service, offered by Visa or Issuer's Visa Infinite product

ID#: 050411-011109-0025622

Visa Infinite Business Core Features - Canada Region

In the Canada Region, a Visa Infinite Business Card Issuer must offer all of the following core features:

- ATM access
- Local currency billing
- Service level standards
- Information reporting
- Flexible Transaction Authorization
- Individual statements
- In addition a Visa Infinite Business Card Issuer must provide a minimum of 2 offers from the categories below:
 - Office supplies
 - Office equipment
 - Office leasing/rentals
 - Computers/electronics
 - Telecommunications
 - Business services
 - Business education
- And provide a minimum of 3 offers from the list below:

A3088

Visa International Operating Regulations

- ID theft restoration
- ID theft insurance
- VIP hotel program
- VIP dining program
- VIP retail and entertainment
- Companion Airline ticket
- Payment protection insurance
- Price protection insurance
- Preferred Rate on health/dental insurance
- Access to VIP airline lounges
- 15 Days Emergency Travel Medical Insurance
- Travel Accident Insurance

ID#: 111011-011109-0025623

Visa Infinite Business Core Services - Canada Region

In the Canada Region, a Visa Infinite Business Card Issuer must offer to its Cardholders all of the core services specified in "Commercial Products Core Services."

ID#: 050411-011109-0025624

Visa Infinite Business Global Support Services - Canada Region

In the Canada Region, a Visa Infinite Business Card Issuer must:

- Be available to respond to a request from the Emergency Payment Authorization Service 24 hours a day, 7 days a week
- Provide all needed information, and a decision to approve or deny the request during the initial telephone or fax contact with the Visa Global Customer Care Services (GCCS)
- If providing the service directly to the Cardholder, contact the Merchant to verify the circumstances, explain the service, and complete the Transaction
- Send a fax or e-mail to the Merchant that includes the Cardholder name, Account Number, expiration date, Authorization Code, and Transaction amount

ID#: 050411-011109-0025625

Visa Infinite Business Emergency Services - Canada Region

In the Canada Region, a Visa Infinite Business Card Issuer must offer the following services through the Visa Global Customer Assistance Service or directly through the Issuer customer service center:

A3089

Visa International Operating Regulations

- Lost/Stolen Card Reporting Service
- Cardholder Inquiry Service
- Emergency Cash Service
- Emergency Card Replacement Service
- Emergency Payment Authorization Service

ID#: 050411-011109-0025626

Visa Infinite Business Customer Service Telephone Number - Canada Region

In the Canada Region, a Visa Infinite Business Issuer must:

- Provide a free 24-hour telephone number where emergency service can be accessed
- Communicate the telephone number to the Cardholder annually

ID#: 050411-011109-0025627

Visa Infinite Business Card Replacement and Emergency Cash Disbursement - Canada Region

In the Canada Region, an Issuer must provide to an Eligible Cardholder an Emergency Cash Disbursement or an Emergency Card Replacement, directly or through an agent, within the following time frames:

- Within the U.S. and Canada, within 24 hours
- Outside the U.S. and Canada, within 1 business day

ID#: 081010-011109-0025628

Visa Infinite Business Stand-In Processing Limits - Canada Region

In the Canada Region, a Visa Infinite Business Card Issuer must enforce a spending limit of CAD \$10,000 on Stand-In Processing Accounts for Visa Infinite Business.

ID#: 050411-011109-0025629

Visa Cargo - LAC Region

Visa Cargo Issuer Requirements - LAC Region

In the LAC Region, an LAC Issuer may issue a Visa Cargo Card as one of the following:

- Commercial Visa Prepaid Product
- Visa Business Electron Card

A3090

Visa International Operating Regulations

The Issuer may issue Visa Cargo Cards in the LAC Region, with the optional applications:

- Visa credit Card
- Visa Vale Pedagio

Visa Cargo Card Issuers must comply with the regulations of each product and application associated with the Visa Cargo Card.

ID#: 160312-121109-0025631

Visa Cargo Issuer Reporting Requirements - LAC Region

An LAC Issuer offering Visa Cargo Cards, including Cards with multi-application functionality, combining a Visa Cargo Card with a credit Card or a Visa Vale Pedagio Card, must report through the Quarterly Operating Certificate the following information:

- Total number of Visa Cargo Cards
- Total number of Visa credit Cards
- Total number of Visa Vale Pedagio Cards
- Total number of Transactions processed by each BIN for each application
- Total payment, ATM and Cash Disbursement volume, in its local currency, processed by each BIN for each application

ID#: 050411-121109-0025632

Visa Cargo Core Services - LAC Region (Updated)

In the LAC Region, an option for Insurance Coverage to be used with the Visa Cargo Card product is specified in the table below:

Visa Cargo Options for Insurance Coverage - LAC Region

Package	Coverage
Everyday Visa Cargo Spend Package	<ul style="list-style-type: none"> • Hotel Motel Burglary • Extended Warranty Insurance • Purchase Protection • Price Protection

The fees related to Visa Cargo Cards and the optional insurance coverage are specified in the applicable Fee Guide.

ID#: 151012-121109-0025633

A3091

Visa International Operating Regulations

Visa Cargo BIN - LAC Region

An LAC Issuer must use a specific BIN or a separate and unique account range for its Visa Cargo Card.

ID#: 050411-121109-0025634

Visa Commercial Purchasing Products

Purchasing Cards - General

Enhanced Data BIN Requirements

A Visa Purchasing Card Issuer choosing to receive enhanced (level 2 and level 3) data from a Merchant must either:

- Use an enhanced data BIN assigned by Visa from a specified Visa Purchasing Card BIN range
- Designate an account range within an enhanced data Visa Purchasing Card BIN

ID#: 010410-010410-0004156

Visa Purchasing Card BIN Range - U.S. Region

A U.S. Issuer offering Visa Purchasing Cards must use a BIN from the BIN range reserved for Visa Purchasing Cards.

ID#: 010410-010410-0004216

Visa Purchasing Card Core Features - U.S. Region (Updated)

A Visa Purchasing Card Issuer in the U.S. Region must provide all of the core features specified below and as described in "Commercial Card Core Feature Descriptions - U.S. Region":

- Central or individual billing options
- Charge Card option
- Individual memo statements, if requested

ID#: 151012-010410-0004307

A3092

Visa International Operating Regulations

Visa Purchasing Card Transaction Data Reporting - U.S. Region

A Visa Purchasing Card Issuer in the U.S. Region must accumulate and report Transaction data, as specified in the *Visa U.S.A. Inc. Merchant Profile Service Reference Manual*. At a minimum, the Issuer must:

- Accumulate Transaction data
- Match Transaction data to Merchant profiles
- Report to the Client Organization all Transactions and all Merchant profile information, both matched and unmatched

ID#: 010410-010410-0004309

Visa Purchasing Card Authorization Contact - U.S. Region

A Visa Purchasing Card Issuer in the U.S. Region must have an Authorization referral contact that is available to provide an immediate Authorization Response 24 hours a day, 7 days a week.

ID#: 010410-010410-0004311

Visa Purchasing Card Selective Authorization - U.S. Region

A Visa Purchasing Card Issuer in the U.S. Region may decline an Authorization Request based on the following factors, if the entity to which the Card has been issued has specified these or other factors:

- Merchant Category Code
- Transaction size
- Location of Merchant Outlet

ID#: 010410-010410-0004314

Visa Purchasing Card Transaction Data Requirements

An Acquirer accepting a Visa Purchasing Card Transaction must provide an Issuer with any Cardholder reference data or other relevant Transaction information supplied by a Merchant.

ID#: 010410-010410-0008893

A3093

Visa International Operating Regulations

Visa Fleet Cards

Visa Fleet Card Issuance and Usage

A Vehicle-Specific Fleet Card must:

- Be limited to purchases of fuel and vehicle maintenance
- Be assigned to a vehicle rather than an individual

Issuers of Fleet Service-enhanced Visa Commercial Cards should use a unique BIN range assigned by Visa.

ID#: 010410-010410-0004163

Visa Fleet Card - Enhanced Data

An Acquirer that contracts with a Merchant to accept a Fleet Service-enhanced Visa Commercial Card must provide an Issuer with the enhanced data if provided by its Merchants in the Authorization and Clearing Record.

Enhanced data may include:

- Driver identification (Authorization Request)
- Fuel type (Clearing Record)
- Fuel quantity (Clearing Record)
- Fuel price-per-unit (Clearing Record)

ID#: 010410-010410-0008894

Visa Fleet Card Enhanced Data Requirements

An Issuer of Fleet Service-enhanced Visa Commercial Cards must be capable of generating reports containing enhanced data when provided by the Acquirer.

ID#: 010410-010410-0004164

Liability for Visa Fleet Card Transactions

An Issuer of Fleet Service-enhanced Visa Commercial Cards must assume any incremental risk arising from issuing Cards in accordance with the *Visa Product Brand Standards* for Cards bearing the Visa Brand Mark, including, but not limited to, the Compliance right for "unauthorized signature."

ID#: 010410-010410-0004165

A3094

Visa International Operating Regulations

Visa Fleet Card BIN - U.S. Region

A U.S. Issuer must request a new BIN assignment for its Fleet Card program from the BIN range reserved for Fleet-enhanced Visa Purchasing Cards.

ID#: 010410-010410-0004217

Visa Fleet Card Issuance - U.S. Region

In the U.S. Region, Visa Fleet Card issuance is permitted for Visa Purchasing Card Issuers, as specified in the:

- *Visa International Operating Regulations*
- *Visa Fleet Card Implementation Guide*
- *Visa Product Brand Standards* (for Cards bearing the Visa Brand Mark)

ID#: 010410-010410-0004167

Visa Fleet Card Requirements - U.S. Region

In the U.S. Region, a Visa Fleet Card must contain the appropriate instructions on the Magnetic Stripe for customized prompts and may be issued as either:

- An enhanced Visa Purchasing Card
- A Vehicle-Specific Fleet Card

ID#: 010410-010410-0004168

Fleet Service Data Requirements - U.S. Region (Updated)

An Acquirer that processes Visa Fleet Service Transactions must provide both Cardholder-supplied data and supplemental Transaction data for such Transactions, as specified in the applicable VisaNet Manuals.

Additional Commercial Card Data for a Visa Fleet Service fuel purchase Transaction in the U.S. Region consists of:

- Sales tax
 - Local tax
 - Local tax included indicator
- Accounting code (i.e., customer code)
- Fuel type
- Unit of measure

A3095

Visa International Operating Regulations

- Quantity
- Gross fuel price

ID#: 151012-010410-0008912

Plus Program Marks on Visa Fleet Cards - U.S. Region

The Plus Program Marks must **not** appear on the back of a U.S. Vehicle-Specific Fleet Card.

ID#: 010410-010410-0004169

Visa Large Purchase Advantage – U.S. Region

Visa Large Purchase Advantage BIN Requirements – U.S. Region (New)

Effective 14 April 2012, in the U.S. Region, a Visa Large Purchase Advantage Issuer must, upon prior approval from Visa, designate either:

- A unique BIN for Visa Large Purchase Advantage
- An account range within an existing Visa Purchasing Card BIN designated for Visa Large Purchase Advantage

ID#: 151012-010100-0026967

Visa Large Purchase Advantage Issuer Requirements – U.S. Region (New)

Effective 14 April 2012, in the U.S. Region, a Visa Large Purchase Advantage Card must:

- Be issued as a Virtual Account product
- Be issued on a credit account
- Be limited to Transactions in the Commercial Payables environment that qualify as one of the following:
 - Electronic Commerce Transaction, including a Straight Through Processing Transaction
 - Mail/Phone Order Transaction
 - Recurring Transaction
 - Installment Billing Transaction
- Not offer cash advance
- Not provide ATM access
- Unless specified otherwise, comply with the requirements applicable to Visa Purchasing Card as specified in “Purchasing Cards – General” including, but not limited to, Chargeback rules and conditions
- Comply with the:

A3096

Visa International Operating Regulations

- *Visa International Operating Regulations*
- Commercial Visa Product Implementation materials available from Visa
- *Visa Large Purchase Advantage Client Implementation Guide*

ID#: 151012-140412-0026968

Visa Large Purchase Advantage Transaction Limitations – U.S. Region (New)

Effective 14 April 2012, in the U.S. Region, a Visa Large Purchase Advantage Transaction must:

- Be processed in a Card-Absent Environment
- Not be a General Service Administration (GSA) Transaction
- Not offer cash advance
- Not provide ATM access

Effective 14 April 2012, in addition to the restrictions listed above, to qualify for the Visa Large Purchase Advantage Interchange Reimbursement Fee, the Transaction must satisfy the requirements specified in "Visa Large Purchase Advantage Interchange Reimbursement Fee Qualification – U.S. Region."

ID#: 151012-140412-0026969

Visa Commercial Corporate Products

Visa Corporate Prepaid Cards

Visa Corporate Prepaid Card - General Requirements

Effective 14 November 2011, a Visa Corporate Prepaid Card Issuer must:

- Comply with the "Visa Prepaid Products General Requirements"
- Comply with the "Commercial Visa Prepaid Product Requirements"
- Comply with the "Visa Commercial Products - General Requirements"

ID#: 230312-141111-0026737

Visa Corporate Prepaid Card - Commercial Products Core Feature Requirements

Effective 14 November 2011, in addition to the Visa Commercial Card core features specified in "Visa Commercial Card Core Feature Requirements" for Visa Corporate Cards, a Visa Corporate Prepaid Card Issuer must support:

- Individual memo statements

A3097

Visa International Operating Regulations

- Personalized and non-personalized Cards
- Domestic use only Transaction Authorization
- Load and Transaction limits
- Instant Card issuance
- Multiple currencies
- Client reporting
- Online Cardholder statements
- Program administration services

ID#: 230312-141111-0026738

Visa Corporate Prepaid Card - Commercial Card Mandatory Core Services

Effective 14 November 2011, a Visa Corporate Prepaid Card Issuer must offer customer support services required for Visa Corporate Cards as specified in "Commercial Products Mandatory Core Services."

ID#: 160312-141111-0026739

Visa Corporate Prepaid Card - Customer Support Services

Effective 14 November 2011, a Visa Corporate Prepaid Card Issuer must offer select customer support services described for Visa Corporate Cards in the "Visa Global Customer Assistance Services Eligibility Requirements by Product" table.

ID#: 230312-141111-0026740

Visa Corporate Debit - LAC Region

Visa Corporate Debit BIN Requirements - LAC Region (New)

Effective 14 June 2012, a Visa Corporate Debit Card Issuer must assign either:

- A specific Visa Corporate Debit Card BIN
- An account range within an existing Visa Commercial Debit Card BIN

ID#: 151012-140612-0027283

Visa Corporate Debit Card Core Features - LAC Region (New)

Effective 14 June 2012, in the LAC Region, a Visa Corporate Debit Card Issuer must provide all of the core features specified below:

A3098

Visa International Operating Regulations

- ATM access
- Service level standards
- Management information reporting

ID#: 151012-140612-0027284

Visa Corporate Debit Card Core Services - LAC Region (New)

Effective 14 June 2012, for Visa Corporate Debit Cards, Issuers must offer the customer support services for Visa Corporate Cards, as specified in the "Visa Global Customer Assistance Services Program Eligibility Requirements by Product" table.

ID#: 151012-140612-0027285

Visa Corporate Debit Card Issuer Reporting Requirements - LAC Region (New)

Effective 14 June 2012, an LAC Issuer offering Visa Corporate Debit Cards must report through the Quarterly Operating Certificate the following information:

- Total number of Visa Corporate Debit Cards
- Total number of Transactions processed
- Total purchase volume, both in U.S. dollars and its equivalent in local currency

ID#: 151012-140612-0027286

Commercial Corporate Products - U.S. Region

Visa Corporate Card Core Features - U.S. Region

A Visa Corporate Issuer in the U.S. Region must provide all of the core features specified below and as described in "Commercial Card Core Feature Descriptions - U.S. Region":

- ATM access
- Central or individual billing options
- Service level standards
- Charge Card option
- Management information reports

ID#: 010410-010410-0004294

Visa Corporate Card Account Billing Options - U.S. Region

A U.S. Visa Corporate Issuer may offer U.S. Cardholders any of the following account billing options:

A3099

Visa International Operating Regulations

- Line of credit
- Other company assets available through the Issuer
- Charge Card (non-revolving, pay-in-full)

ID#: 010410-010410-0004295

Visa Corporate Authorization Contact - U.S. Region

A Visa Corporate Issuer in the U.S. Region must have an Authorization referral contact that is available to provide an immediate Authorization Response 24 hours a day, 7 days a week.

ID#: 010410-010410-0004296

Visa Commercial Products Programs and Services

V Distribution Program

V Distribution Requirements

An Issuer participating in the V Distribution Program must provide payment services to a V Distribution Program Cardholder purchasing goods and services from a V Distribution Program Distributor.

ID#: 010410-010410-0003163

V Distribution Issuer Requirements

A V Distribution Program Issuer must:

- Be certified to issue either:
 - Visa Purchasing Cards
 - Visa Business Cards
- Be registered with Visa
- Be capable of processing Authorization Requests, billing, and reporting, as specified by Visa

ID#: 010410-010410-0003164

V Distribution Program BIN (Updated)

An Issuer participating in the V Distribution Program must do one of the following:

- Designate a separate BIN

A3100

Visa International Operating Regulations

- Use an existing BIN within a Visa Business Card or Visa Purchasing Card BIN range
- Use an account range within an existing Visa Business Card or Visa Purchasing Card BIN
- For Visa Agro Cards, use a designated Visa Purchasing Card BIN or account range (*This only applies in the Latin America & Caribbean Region.*)

ID#: 151012-010410-0003165

Centralized Card Issuance

Centralized Card Issuance - Dual-Issuer Branded Visa Commercial Card Requirements (Updated)

Only an Issuer that is a registered Visa Multinational Program participant may issue Dual-Issuer Branded Visa Commercial Cards, as specified in the:

- *Visa Multinational Program Guide*
- *Visa Product Brand Standards*

The Lead Bank and the Partner Bank must be registered Visa Multinational Program participants and have contractual agreements with each other that clearly defines the Dual-Issuer Branded Visa Commercial Card program.

A Dual-Issuer Branded Visa Commercial Card must be issued using a BIN that is licensed to the Partner Bank.

Before issuing Dual-Issuer Branded Visa Commercial Cards, the Lead Bank and the Partner Bank must ensure that the Dual-Issuer Branded Visa Commercial Card program complies with the:

- *Visa International Operating Regulations*
- **Effective 1 February 2012, Visa Europe Operating Regulations**, if applicable
- *Visa Regional Operating Regulations*
- *Visa Product Brand Standards*

The Lead Bank must ensure that the Dual-Issuer Branded Visa Commercial Card program complies with all applicable local laws/regulatory requirements in the country in which the Cards are issued and the country in which the Lead Bank is domiciled, as specified in the *Visa Multinational Program Guide*.

Effective through 31 January 2012, issuance of Dual-Issuer Branded Visa Commercial Cards is not applicable to Issuers in the jurisdiction of Visa Europe.

ID#: 151012-141010-0026023

A3101

Visa International Operating Regulations

Centralized Card Issuance - Dual-Issuer Branded Visa Commercial Card Issuer Identification

The Issuer of a Dual-Issuer Branded Visa Commercial Card must be clearly identified on the back of the Card and in all Cardholder agreements.

ID#: 160312-141010-0026024

Centralized Card Issuance - Dual-Issuer Branded Visa Commercial Card Partnership Agreement

Before issuing Dual-Issuer Branded Visa Commercial Cards, the Lead Bank and the Partner Bank must provide contractual evidence of the partnership agreement to Visa for review and approval, as specified in the *Visa Multinational Program Guide*.

ID#: 160312-141010-0026025

Authorization Request and Settlement Amount Match – U.S. Region

Authorization and Settlement Match Participation Requirements – U.S. Region (Updated)

Effective 14 April 2012, Authorization and Settlement Match is a proprietary and optional service available to Visa Purchasing Card Issuers in the U.S. Region. An Issuer choosing to participate must:

- Obtain prior approval from Visa
- Enroll its Visa Purchasing Card BIN (including Visa Fleet Card BIN) or account range for the Authorization and Settlement Match service
- **Effective 11 July 2012**, comply with the *Visa Settlement Match (VSM) Implementation Guide*

Effective 14 April 2012, participation in Authorization and Settlement Match is at the discretion of Visa which may limit participation in the service, impose conditions or other requirements on its use, and/or discontinue the service at any time for certain or all Issuers.

ID#: 151012-010100-0026826

Global Support Services

Visa Global Customer Assistance Services

Visa Global Customer Assistance Services Program Requirements (Updated)

The Visa Global Customer Assistance Services Program includes the following services for Cardholders and Issuers, as specified in the following table, the applicable Global Customer Assistance Services Guide, or *Visa U.S.A. Enhancements Rules and Regulations Guide*.

Visa Global Customer Assistance Services Program Eligibility Requirements by Product¹

	Cardholder Inquiry Service	Emergency Cash Disbursement	Emergency Card Replacement	Lost/Stolen Card Reporting	Exception File Updates
Visa Classic	Required	Optional	Optional	Required	Required
Visa Gold/Premier/Platinum	Required	Required ¹	Required ¹	Required	Required
Visa Signature	Required	Regional option	Regional option	Regional option	Required
Visa Infinite	Required	Regional option	Regional option	Regional option	Required
Visa Business and Visa Corporate	Required	Required	Required	Required	Required
Visa Purchasing	Required	Optional	Required	Required	Required
Visa Electron and Visa Business Electron	Required	Regional option	Regional option	Required	Required
Virtual Account	Required	Prohibited	Prohibited	Required	Required
Visa Prepaid Card	Required	Optional ²	Optional ²	Required	Not applicable
Visa TravelMoney	Required	Optional	Required	Required	Required

A3103**Visa International Operating Regulations**

Cardholder Inquiry Service	Emergency Cash Disbursement	Emergency Card Replacement	Lost/ Stolen Card Reporting	Exception File Updates
1. For U.S. Region product platform names and requirements, see the <i>Visa U.S.A. Enhancements Rules and Regulations Guide</i> .				
2. Issuers of Visa Corporate Prepaid Cards must have the ability to offer these services if requested.				

ID#: 181012-010410-0004081

Emergency Services Telephone Numbers (Updated)

An Issuer must communicate, at least once each year, the global emergency services and corresponding telephone numbers through which Eligible Cardholders may obtain these services. The telephone numbers must be:

- Available at no cost to the Cardholder
- Printed on either:
 - The back of the Card
 - Other material furnished to the Cardholder

ID#: 151012-120412-0025791

Visa Global Customer Assistance Services Program Fees (Updated)

Visa assesses fees to Members for the various services provided under the Visa Global Customer Assistance Services Program, as specified in the applicable Fee Guide.

ID#: 151012-010100-0025792

Visa Global Customer Assistance Services Core Benefit Services - AP Region (Updated)

An Issuer or designated provider must provide the following core benefit services to all Visa Gold and Business/Corporate Cardholders in the AP Region, as specified in the applicable Global Customer Assistance Services Guide:

- Emergency medical/legal assistance
- Emergency ticket replacement
- Travel assistance
- Lost luggage assistance
- Prescription assistance and valuable document delivery

A3104**Visa International Operating Regulations**

- Emergency message service

ID#: 151012-010410-0004603

Visa Global Customer Assistance Services Program - Canada Region

A Canada Issuer must:

- Advise its Eligible Cardholders of the availability of the applicable Visa Global Customer Assistance Services Program
- Provide its Eligible Cardholders with a telephone number that is available 24 hours a day, 7 days a week, for the applicable Visa Global Customer Assistance Services Program
- Provide the Visa Global Customer Assistance Services Program by product as outlined in the following table

The Cardholder Inquiry Service and Lost/Stolen Card Reporting Service are required for all Card types. The requirements for the remaining services are listed in the following table.

Visa Global Customer Assistance Services Program by Product - Canada Region

Product	Collision/ Loss Damage Insurance	Emer- gency Card Replace- ment Service	Emer- gency Cash Service	Legal Referral Assistance and Cash Disburse- ment Service	Medical Referral Assistance and Cash Disburse- ment Service
Visa Classic	Optional	Effective through 29 April 2012, Optional Effective 30 April 2012, Required	Optional	Optional	Optional
Visa Gold	Required	Required	Required	Required	Required
Visa Infinite	Required	Required	Required	Required	Required
Visa Platinum	Required	Required	Required	Required	Required
Visa Corporate	Optional	Required	Required	Required	Required
Visa Business	Optional	Required	Required	Required	Required
Visa Purchasing	Optional	Required	Optional	Not Applicable	Not Applicable

ID#: 160312-010410-0004645

A3105

Visa International Operating Regulations

Visa Global Customer Assistance Services Program Contacts - Canada Region

Members must **not** designate to Visa Global Customer Care Services more than 4 contacts per Visa Global Customer Assistance Service Program request.

ID#: 010410-010410-0004646

Cardholder Charges for Visa Global Customer Assistance Services - Canada Region

A Canada Issuer must **not** assess supplemental charges to an Eligible Cardholder for the required Visa Global Customer Assistance Services Program.

ID#: 010410-010410-0004647

Provision of Visa Global Customer Assistance Services - CEMEA Region

A CEMEA Issuer may provide the Visa Global Customer Assistance Services Program itself, through an agent, or through Visa. For each Card product, the Issuer must make available to its Cardholder an agreed sub-set of global support services as outlined in the *Visa International Operating Regulations*.

ID#: 010410-010410-0004662

Visa Global Customer Assistance Program - Issuer Participation - CEMEA Region

In order to participate in the Visa Global Customer Assistance Services Program, an Issuer must complete a "CEMEA GSS Commitment Form" for each BIN. The participating CEMEA Issuer must:

- Advise its Eligible Cardholders of the availability of the Visa Global Customer Assistance Services Program
- Provide the telephone number of Visa Global Customer Care Services for the Cardholder to call to report a lost or stolen Card and to request emergency assistance

ID#: 111011-010410-0004663

Issuer Participation in Visa FeatureSelect - U.S. Region (Updated)

A U.S. Issuer may choose to access Visa FeatureSelect for the purpose of segmenting and servicing Visa and non-Visa Cardholders.

Effective through 31 March 2012, an Issuer that chooses to access Visa FeatureSelect must comply with the requirements specified in "Non-Visa Assigned BIN Management – U.S. Region," if servicing non-Visa Cardholders.

A3106

Visa International Operating Regulations

Effective 1 April 2012, an Issuer that chooses to access Visa FeatureSelect must comply with "Non-Visa-Assigned BIN Management" if servicing non-Visa Cardholders, and the *Visa FeatureSelect Service Description*.

ID#: 151012-141209-0025585

Emergency Cash Disbursement and Emergency Card Replacement

Emergency Cash Disbursement Limit (Updated)

A Cardholder, or an Issuer on the Cardholder's behalf, may request an Emergency Cash Disbursement, subject to Issuer Authorization. The Cardholder, or the Issuer on the Cardholder's behalf, may request the service through Visa Global Customer Care Services. Visa recommends an Emergency Cash Disbursement.

Emergency Cash Disbursement limits are specified in the applicable Global Customer Assistance Services Guide or *Visa U.S.A. Enhancements Rules and Regulations Guide*.

ID#: 181012-010100-0025793

Provision of Emergency Cash Disbursement or Emergency Card Replacement (Updated)

A Issuer must, upon Cardholder request, provide an Emergency Cash Disbursement or an Emergency Card Replacement, as specified in "Visa Global Customer Assistance Services Program Requirements," the applicable Global Customer Assistance Services Guide, or *Visa U.S.A. Enhancements Rules and Regulations Guide*, itself or through either:

- An agent
- Visa Global Customer Care Services

ID#: 181012-120410-0008544

Delivery of Emergency Cash or Emergency Card (Updated)

Visa Global Customer Care Services fulfills Emergency Card Replacement or Emergency Cash Disbursement requests. Once Visa Global Customer Care Services receives a request for an Emergency Cash Disbursement or Emergency Card Replacement, Visa Global Customer Care Services contacts the Issuer to seek approval for the delivery or disbursement. After Visa Global Customer Care Services receives the Issuer's approval and has made direct contact with the Cardholder, Visa will deliver the Emergency Cash Disbursement or Emergency Card Replacement within the timeframes specified in the following tables.

A3107**Visa International Operating Regulations**

If an Issuer chooses to provide an Emergency Cash Disbursement or Emergency Card Replacement, directly or through an agent, it must disburse the cash or deliver the Card to the Eligible Cardholder within the time frames specified in the following tables and the applicable Global Customer Assistance Services Guide or the *Visa U.S.A. Enhancements Rules and Regulations Guide*.

Time Frames for Delivery of Emergency Cash Disbursement to Eligible Cardholders

Card Type	Within the U.S. Region and the Canada Region	Outside the U.S. Region and the Canada Region
Visa Classic, Visa Electron, Visa Debit, Visa Prepaid	1 business day	1 business day
Visa Gold/Premier, Visa Platinum, Visa Business, Visa Business Electron, Visa Corporate, Visa Purchasing	24 hours	1 business day
Visa Infinite, Visa Signature	24 hours	24 hours

Time Frames for Delivery of Emergency Card Replacements to Eligible Cardholders

Card Type	Within the U.S. Region and the Canada Region	Outside the U.S. Region and the Canada Region
Visa Classic, Visa Electron, Visa Debit, Visa Prepaid	1 business day	3 business days
Visa Gold/Premier, Visa Platinum, Visa Business, Visa Business Electron, Visa Corporate, Visa Purchasing	24 hours	1 business day
Visa Infinite, Visa Signature	24 hours	24 hours

ID#: 181012-010210-0002626

Issuer Requirements for Using the Visa Global Customer Assistance Services Program for Emergency Cash Disbursement and Emergency Card Replacement (Updated)

If an Issuer participates in the Visa Global Customer Assistance Services Program for Emergency Cash Disbursement or Emergency Card Replacement, it must:

- At least 30 calendar days before participation in Emergency Cash Disbursement or Emergency Card Replacement, submit the Visa Global Customer Assistance Services Program enrollment forms, located in the applicable Global Customer Assistance Services Guide or *Visa U.S.A. Enhancements Rules and Regulations Guide*
- Advise its Eligible Cardholders of the availability of an Emergency Cash Disbursement or Emergency Card Replacement, as applicable
- Provide Eligible Cardholders with a telephone number that is available worldwide 24 hours a day, 7 days a week for Emergency Cash Disbursement and Emergency Card Replacement. The telephone number can be either the:

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Visa International Operating Regulations

- Visa Global Customer Care Services telephone numbers
- Issuer's own worldwide emergency services telephone number
- Designate one or more Emergency Service Locations, as specified in the Emergency Service Location enrollment form in the applicable Global Customer Assistance Services Guide or *Visa U.S.A. Enhancements Rules and Regulations Guide*
- Notify Visa Global Customer Care Services within 30 calendar days of any changes to an Emergency Service Location, as specified in the applicable Global Customer Assistance Services Guide or *Visa U.S.A. Enhancements Rules and Regulations Guide*

ID#: 181012-010410-0002627

Handling Fee for Emergency Cash Disbursement and Emergency Card Replacement (Updated)

A Disbursing Member or Emergency Service Location that provides an Emergency Cash Disbursement or Emergency Card Replacement to an Eligible Cardholder as part of a Visa Global Customer Assistance Services Program request may collect a handling fee from the Cardholder's Issuer, as specified in the applicable Global Customer Assistance Services Guide or *Visa U.S.A. Enhancements Rules and Regulations Guide*.

ID#: 181012-010410-0008508

Emergency Cash Disbursement or Emergency Card Replacement Contact Requirements (Updated)

A live Issuer contact person must:

- Be available to respond to a request for an Emergency Cash Disbursement or an Emergency Card Replacement 24 hours a day, 7 days a week
- Approve or deny a request from Visa Global Customer Care Services or an Eligible Cardholder within 2 hours of notification (not applicable to Visa Infinite Cards) and provide:
 - For an Emergency Cash Disbursement, a unique Issuer Authorization Code
 - For an Emergency Card Replacement, a new Account Number and expiration date that has been activated in the Issuer's Authorization system
- Provide Visa Global Customer Care Services with:
 - Any changes that would affect the issuance of an Emergency Card Replacement (e.g., Issuer contacts, telephone numbers)
 - Correct spelling of the Cardholder's name
 - Cardholder's verification data if required

Refer to the applicable Global Customer Assistance Services Guide or *Visa U.S.A. Enhancements Rules and Regulations Guide* for the specific data elements required by Visa Global Customer Care Services.

ID#: 181012-010410-0002629

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Visa International Operating Regulations

Emergency Services Contact (Updated)

An Issuer must notify Visa at least 2 weeks before any change in its Emergency Cash Disbursement contact or Emergency Card Replacement contact.

ID#: 151012-120412-0025794

Requirements for Emergency Service Locations (Updated)

An Emergency Service Location must:

- Be available during normal business hours to respond to a request for an Emergency Cash Disbursement or an Emergency Card Replacement, as instructed by Visa Global Customer Care Services and as specified in the applicable Global Customer Assistance Services Guide or *Visa U.S.A. Enhancements Rules and Regulations Guide*
- Notify Visa Global Customer Care Services (within 3 calendar days) after the Cardholder has picked up the Emergency Cash Disbursement or Emergency Card Replacement

ID#: 181012-010410-0002631

Issuer Requirements for Emergency Card Replacement

If an Issuer participates in Emergency Card Replacement, it must:

- Meet all Card security standards specified in the *Visa Product Brand Standards*
- Replace a Stand-In Processing Account within 1 business day when notified by Visa Global Customer Care Services that it has been used for an Emergency Card Replacement
- Maintain its Emergency Card Replacements in a secure manner, as specified in *Global Physical Security Validation Requirements for Card Vendors*
- Immediately notify Visa Global Customer Care Services if it discovers that a Card is missing
-

ID#: 111011-010410-0008545

Stand-In Processing

Spending Limits on Stand-In Processing Accounts for Emergency Card Replacements

If an Issuer participates in Emergency Card Replacement, it must enforce the spending limits on Stand-In Processing Accounts

ID#: 111011-010410-0002632

A3110

Visa International Operating Regulations

Lost or Stolen Card Reporting**Lost or Stolen Card Reporting (Updated)**

An Issuer participating in Lost/Stolen Card Reporting must, on behalf of another Issuer:

- Accept reports of lost or stolen products from Cardholders or their designated representative
- Notify the Card Issuer

ID#: 151012-120410-0008549

Issuer Notification of Lost or Stolen Card

A Member must:

- Provide the Issuer with the information required on the "Lost or Stolen Card Report" (Exhibit 1A)
- If an incomplete Account Number is provided, supply the Issuer with the address and telephone number where the Cardholder may be contacted
- Notify Visa Global Customer Care Services if unable to establish contact with the Issuer

ID#: 161111-010410-0002183

Lost or Stolen Card Report Requirements for an Emergency Cash Disbursement or Emergency Card Replacement

If a Cardholder requests an Emergency Cash Disbursement or Emergency Card Replacement, the report must include the:

- Address and telephone number where an Issuer may contact the Cardholder
- Emergency Cash Disbursement amount requested, if applicable

ID#: 111011-010410-0002184

Acquirer Collection of Lost or Stolen Card Report Handling Fee - U.S. Region

A U.S. Member accepting a lost or stolen Card report on behalf of another Member may collect a US \$20 handling fee from the Issuer.

ID#: 010910-010410-0025931

A311

Visa International Operating Regulations

Emergency Request Fines and Penalties**Fines for Failure to Respond to an Emergency Request (Updated)**

An Issuer that fails to respond to an Emergency Cash Disbursement or Emergency Card Replacement request within the time limits specified in the applicable Global Customer Assistance Services Guide or *Visa U.S.A. Enhancements Rules and Regulations Guide* is subject to fines, as specified in "General Fines Schedule."

ID#: 181012-120412-0025797

Global Refund Service**Travelers Cheque Global Refund Service Authorization**

An Issuer must provide an Emergency Cash Refund to a Cheque purchaser upon Authorization from the Global Refund Service.

ID#: 010410-010410-0003639

Global Refund Service Member Responsibilities

When the Global Refund Service authorizes a Member to make an Emergency Cash Disbursement refund to a Cheque purchaser, the Member location must:

- Verify the identity of the purchaser
- Provide a refund in the form of a Manual Cash Disbursement

ID#: 111011-010410-0002635

Information Provided to Emergency Refund Location

The Global Refund Service will provide the Emergency Refund Location with:

- Account Number
- Purchaser name
- Refund Claim Number
- Cash Disbursement amount in local currency
- Authorization Code

ID#: 010410-010410-0002637

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Visa International Operating Regulations

Global Refund Service Required Procedures

When making an Emergency Cash Disbursement, an Emergency Refund Location must verify the identity of the Cheque purchaser by comparing the Refund Claim Number provided by the Global Refund Service to the one given by the Cheque purchaser.

If the Refund Claim Numbers match, the Emergency Refund Location must:

- Complete the "80-Column Cash Disbursement Transaction Receipt" (Exhibit 7A) with the:
 - Account Number
 - Purchaser name
 - Words "Emergency TC Refund" in the space designated for the Cardholder's street address
 - Refund Claim Number in the space designated for the Cardholder's identification
 - Amount of the Emergency Cash Disbursement, plus US \$25 or local currency equivalent, for the refund handling fee
 - Date
 - Authorization Code provided by the Global Refund Service
 - Imprint of the Member's identification
 - Cheque purchaser's signature in the space designated for the Cardholder's signature
- Process the Emergency Cash Disbursement in the same manner as a Manual Cash Disbursement:
 - At face value
 - With no fees or charges to the Cheque purchaser, unless required by applicable law

If the Refund Claim Numbers do not match, the Emergency Refund Location must contact the Global Refund Service for instructions.

ID#: 090411-010410-0007985

Guarantee of Reimbursement

Visa guarantees reimbursement of the Manual Cash Disbursement amount to the Emergency Refund Center if the requirements in "Global Refund Service" are met.

ID#: 010410-010410-0002641

Cardholder Loyalty Program

Visa Extras - U.S. Region

Visa Extras Requirements - U.S. Region (Updated)

U.S. Issuers are subject to program participation and operating requirements, as specified in the *Visa Extras Service Description* and *Visa Extras Implementation Guide*.

Visa assesses fees to U.S. Issuers that participate in the Visa Extras Program.

ID#: 151012-010410-0007342

Visa Extras Participation Conditions - U.S. Region

Participation in the Visa Extras Program in the U.S. Region is at the discretion of Visa, which may impose conditions upon participation at any time.

ID#: 010410-010410-0001362

Visa Extras - Program Description and Requirements - U.S. Region (Updated)

The Visa Extras Program is a U.S. Region Points-based loyalty program that enables participating Cardholders to earn Points toward rewards consisting of goods or services based on their eligible Visa purchase Transactions. Issuers must comply with the *Visa Extras Service Description*.

ID#: 151012-010410-0002524

Visa Extras Operating Requirements - U.S. Region

A U.S. Issuer that chooses to make the Visa Extras Program available to its Cardholders must follow applicable operating requirements, as specified in the U.S. Regional Operating Regulations.

ID#: 081010-190209-0007100

Visa Extras Deductions - U.S. Region

Points will be deducted from a U.S. Cardholder's Visa Extras Points account for Credit Transactions, Transaction reversals, and Chargebacks.

ID#: 010410-010410-0002536

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Visa International Operating Regulations

Visa Extras Points Aggregation - U.S. Region (Updated)

In the U.S. Region, Points may be aggregated across Cards within a single Card product type or across multiple Card product types within a single Issuer. Program rules for Points aggregation are specified in the *Visa Extras Service Description*.

Points are not transferable between Issuers.

ID#: 151012-010410-0008379

Visa Extras - Issuer Reporting Requirements - U.S. Region

A U.S. Issuer that participates in the Visa Extras Program must report to Visa all Points-eligible Cardholder Transactions, Chargebacks, and Transaction reversals not sent through VisaNet.

ID#: 010410-010410-0008900

Visa Loyalty Platform Services

Visa Loyalty Platform Services Participation Requirements (Updated)

A Member that participates in the Visa Loyalty Platform Services must comply with the *Visa Loyalty Platform Services Documents*.

Participation in the Visa Loyalty Platform Services, where available, is at the discretion of Visa, which may impose conditions on participation at any time. Visa may assess fees to Members related to the Visa Loyalty Platform Services.

ID#: 151012-151010-0025865

Visa Rewards Product – CEMEA Region (New)

Effective 14 June 2012, in the CEMEA Region, qualifying Issuers may participate in the Visa Rewards Product, as specified in the *Visa Rewards Product Toolkit*.

ID#: 151012-140612-0027241

Visa Rewards Product Issuer Requirements – CEMEA Region (New)

Effective 14 June 2012, in the CEMEA Region, an Issuer participating in the Visa Rewards Product must:

- Register its participation in the program with Visa
- Receive written approval for their rewards program from Visa prior to issuing any rewards Cards or launching the program

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Visa International Operating Regulations

- Inform Visa of any changes to their rewards program, as specified in *Visa Rewards Product Toolkit*
- Provide Cardholder benefits, as specified in the *Visa Rewards Product Registration Toolkit*
- Comply with all the requirements for the Visa Rewards Product as specified in the *Visa Rewards Product Registration Toolkit*

ID#: 151012-140612-0027242

Visa Rewards Product BIN Requirements – CEMEA Region (New)

Effective 14 June 2012, in the CEMEA Region, an Issuer must issue their Visa Rewards Cards on a unique BIN or account range, as specified in the *Visa Rewards Product Toolkit*.

ID#: 151012-140612-0027243

Visa Incentive Network - U.S. Region

Visa Incentive Network Program Description - U.S. Region

In the U.S. Region, the Visa Incentive Network is a program that forms a core eligibility component for Members issuing Visa Traditional Rewards, Visa Signature, and Visa Signature Preferred products. The program allows Visa to act as an agent of the Issuer for supporting the Visa Incentive Network program requirements.

ID#: 010410-010410-0001368

Visa Incentive Network Qualification - U.S. Region

U.S. Members must participate in the Visa Incentive Network to qualify their Visa Traditional Rewards, Visa Signature, or Visa Signature Preferred products and receive the respective Interchange Reimbursement Fee.

ID#: 010410-010410-0001369

Visa Incentive Network Program Requirements - U.S. Region (Updated)

Participating U.S. Members are subject to program requirements specified in the *Visa Incentive Network Member Implementation Guide*.

ID#: 151012-010410-0001370

Visa Incentive Network Participation Requirements - U.S. Region (Updated)

To participate in the Visa Incentive Network, a U.S. Issuer must:

- Register with Visa by completing the *Visa Incentive Network Participation Agreement*

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- Complete the registration within the time limits specified in the respective toolkits
- Provide the Cardholder Maintenance File to Visa on an ongoing basis, as specified in the *Visa Incentive Network Member Implementation Guide*, for all Visa Traditional Rewards, Visa Signature, and Visa Signature Preferred accounts
- Review the Visa Incentive Network promotional calendar posted on Visa Online regularly to identify and resolve any promotional conflicts as they arise for each announced promotion
- Ensure compliance with applicable federal and state privacy laws, co-branding obligations, and Cardholder privacy agreements to prevent conflict or violation of any existing contracts
- Comply with the *Visa Incentive Network Member Implementation Guide*

ID#: 151012-010410-0003884

Visa SavingsEdge - U.S. Region

Visa SavingsEdge Participation Requirements - U.S. Region (Updated)

An Issuer in the U.S. Region must offer the Visa SavingsEdge program to its Visa Business Cardholders unless the Issuer opts out of the program as specified in the *Visa SavingsEdge Service Description – U.S. Region*.

Visa Business Cardholders of Issuers who do not opt out will be automatically eligible to enroll in Visa SavingsEdge in accordance with, and subject to, the program terms and conditions as revised by Visa from time to time and posted on the program Cardholder registration website.

Visa reserves the right to determine in its sole discretion whether any Cardholder may enroll in the program, impose conditions on participation in the program or modify or terminate the program at any time.

A Visa Business Issuer in the U.S. Region that participates in Visa SavingsEdge must comply with the:

- *Visa SavingsEdge Service Description – U.S. Region*
- *Visa Loyalty Platform Services Documents*

ID#: 151012-150711-0026267

Visa SavingsEdge Program Limitations – U.S. Region (Updated)

Only qualifying purchases specified in the *Visa SavingsEdge Service Description – U.S. Region* are eligible for discounts under the Visa SavingsEdge program.

ID#: 151012-150711-0026268

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Visa International Operating Regulations

Visa SavingsEdge Discount Posting Requirements - U.S. Region (Updated)

A U.S. Visa Business Issuer:

- Must credit to a participating Cardholder's Account within 10 calendar days of receiving the Funds Disbursement from Visa, the amount of the discount received for qualifying purchases specified in the *Visa SavingsEdge Service Description – U.S. Region* at a participating Merchant
- Must not change the originating Merchant name and city information prior to posting this information to a Cardholder's statement

ID#: 151012-150711-0026269

Visa SavingsEdge - Use of Program Name - U.S. Region (Updated)

A Visa Business Issuer in the U.S. Region may only use the Visa SavingsEdge program name in connection with the Visa SavingsEdge program specified in the *Visa SavingsEdge Service Description - U.S. Region*.

ID#: 151012-150711-0026270

Visa SavingsEdge Marketing Materials - U.S. Region (Updated)

A U.S. Issuer's marketing and promotional materials pertaining to the Visa SavingsEdge program must comply with the *Visa SavingsEdge Service Description – U.S. Region*. Approval of marketing and promotional materials by Visa does not relieve the Issuer of its responsibility for accurate disclosure and compliance with legal and regulatory requirements.

ID#: 151012-150711-0026271

Credit Bureau Reporting - U.S. Region

Credit Bureau Reporting Requirements - U.S. Region

Credit Bureau Reporting Requirement - U.S. Region

A U.S. Issuer must report all Visa Consumer Credit Card accounts to at least one credit reporting bureau and comply with the reporting requirements.

ID#: 010410-010410-0003223

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Visa International Operating Regulations

Credit Bureau Reporting Required Data - U.S. Region

A U.S. Issuer must report data for its primary Cardholders in the following fields of the Associated Credit Bureaus Metro format:

- Full first name, last name, and middle initial
- Generation code (abbreviations such as "Jr.," "Sr.," "II," "III," used to differentiate male members of the same family with identical names)
- Social Security Number
- Valid and complete address
- Valid and complete city, state, and ZIP code
- Date of birth

ID#: 010410-010410-0001899

Designated Agent for Credit Bureau Interface - U.S. Region

A U.S. Issuer designates Visa, Integrated Solutions Concepts, Inc., or their designee to act on the Issuer's behalf as an agent of the Issuer to:

- Establish credit bureau reporting standards
- Monitor credit bureau data
- Contract with credit bureaus to receive data and reports for the purpose of:
 - Monitoring their handling of Issuer data
 - Comparing that data to Visa-specified credit bureau reporting standards

ID#: 010410-010410-0001900

Credit Bureau Reporting Data Submission - U.S. Region

A U.S. Issuer must report primary Cardholder data through electronic transmission to a credit bureau by billing cycle, within 2 business days of the billing cycle end date.

ID#: 010410-010410-0001901

Cardholder Payment Information - U.S. Region

A U.S. Issuer must report primary Cardholder payment information to a credit bureau using the B2 Segment data (12 months' payment history), unless they are already reporting B3 Segment data (24 months' payment history).

ID#: 010410-010410-0001902

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Visa International Operating Regulations

Delinquent Account Reporting - U.S. Region

A U.S. Issuer must report an account that is 2 payments past due (30 days delinquent) to a credit bureau as delinquent rather than current.

ID#: 010410-010410-0003224

Delinquency Reporting Standards - U.S. Region

A U.S. Issuer must use the Metro ratings in the standard format specified . If the delinquency progresses, the U.S. Issuer must use the standard Metro status code format until the account is charged off, at which time the Issuer must reflect the appropriate charge-off code.

ID#: 111011-010410-0008633

Commercial Data Management and Reporting

Commercial Solutions

Visa Commercial Solutions Data and Reporting Tools Participation (Updated)

An Issuer or an Issuer's Client Organization wishing to participate in any of the Visa Commercial Solutions Data and Reporting Tools must comply with the *Visa Commercial Solutions Data and Reporting Tools Service Guide*, Visa Information Management Documents, and all applicable terms of use for the products, services, and tools referenced therein, including without limitation, the *Visa Commercial Services Terms of Use*. Use of these data management and reporting services is at the discretion of Visa, which may limit or impose conditions on its use, and may discontinue the service at any time.

ID#: 151012-010410-0004236

Visa IntelliLink Spend Management Services

An Issuer participating in Visa IntelliLink Spend Management must comply, and ensure that its participating clients comply, with the *Visa IntelliLink Spend Management Terms of Use* and the *Visa Commercial Solutions Data and Reporting Tools Service Guide*.

ID#: 050411-300909-0025613

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Visa International Operating Regulations

Access to Commercial Solutions Data and Reporting Tools

Where available, an Issuer is authorized to grant Visa Commercial Solutions Data and Reporting Tools access and use to a Client Organization. Users must comply with the *Visa Commercial Solutions Data and Reporting Tools Service Guide*, the *Terms of Use* document referenced in it, the Visa Operating Regulations, and applicable law.

ID#: 160312-141010-0026017

Access to Visa IntelliLink Compliance Management (Updated)

Visa IntelliLink Compliance Management is available to all Issuers and their Client Organizations. Users must comply with the Visa IntelliLink Compliance Management Documents, *Visa Commercial Solutions Data and Reporting Tools Service Guide*, the *Visa International Operating Regulations*, and applicable law.

ID#: 151012-141010-0026018

Visa Commercial Solutions Data and Reporting Tools Fees (Updated)

Fees associated with Member use of any of the Visa Commercial Solutions Data and Reporting Tools are specified in the applicable Fee Guide.

ID#: 151012-141010-0026019

Visa Payables Automation (Updated)

An Issuer participating in the Visa Payables Automation service must ensure that it, and its participating clients or Client Organizations, comply with the *Visa Commercial Solutions Data and Reporting Tools Service Guide* and Visa Payables Automation Guides.

Use of Visa Payables Automation is at the discretion of Visa, which may limit or impose conditions on its use and may discontinue the service at any time.

Visa Payables Automation, and all of the commercial reporting and data services provided by Visa, are the property of Visa and are for the use of the Issuer and its client or Client Organization solely in the support of its Commercial Visa Products.

ID#: 151012-010100-0026534

Optional Data Management and Reporting Services - U.S. Region

Visa provides U.S. Issuers and their Client Organizations with various optional data management and reporting services for use in connection with their Commercial Visa Product programs. These services include, but are not limited to:

- Card Management

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Visa International Operating Regulations

- Enhanced Data Services
- Procure to Pay
- Socioeconomic Reporting Service
- Supplier Matching Service
- Visa Information Source
- Visa Information Source Select
- Visa IntelliLink Compliance Management
- Visa IntelliLink Spend Management
- Visa Payables Automation
- Visa Travel Account Manager
- 1099 Reporting Service

Use of these data management and reporting services is at the discretion of Visa, which may limit or impose conditions on its use, and may discontinue the service at any time.

ID#: 111011-010410-0008346

Client Organization Access to Visa Commercial Solutions Data and Reporting Tools - U.S. Region

Before granting a Client Organization access to and use of any of the Visa Commercial Solutions Data and Reporting Tools, a U.S. Issuer must have a signed agreement with the Client Organization governing that entity's use of the service.

ID#: 010410-010410-0001396

Visa Commercial Reporting and Data Services Limitations - U.S. Region

All of the Commercial reporting and data services provided by Visa are the property of Visa and are for the use of the Issuer and its Client Organization solely in support of its Commercial Visa Products.

ID#: 010410-010410-0001397

Enhanced Data

Applicability of Enhanced Data Restrictions (Updated)

The restrictions specified in "Enhanced Data" do **not** apply to:

- Non-Confidential Enhanced Merchant-Level Data

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- The Client Organization or Cardholders

ID#: 151012-300611-0026458

Use and Disclosure of Card-Specific Enhanced Data - U.S. Region

A Commercial Visa Product Issuer in the U.S. Region may use or disclose Card-specific Enhanced Data only in connection with the management and administration of a Commercial Visa Product program for the Client Organization, and necessary supporting functions. Supporting functions may include, but are not limited to, accounting, tax management, policy compliance, and other business management functions, such as account setup and management reporting.

ID#: 160312-010410-0004242

Disclosure of Enhanced Data to Third Parties - U.S. Region

Enhanced Transaction-Level Data and Confidential Enhanced Merchant-Level Data in the U.S. Region may be disclosed to third parties only either:

- In connection with the management and administration of Commercial Visa Product programs for the Client Organization, and necessary supporting functions, which may include, but are not limited to, accounting, tax management, policy compliance, and other business management functions, such as account setup and management reporting
- In aggregate, in such a way that Card-specific Enhanced Data cannot be related to a specific Merchant or Cardholder

"Third party" means only persons, real or corporate, other than the Issuer, Client Organization, or Cardholder, providing services that directly support an Issuer's Commercial Visa Product Program.

ID#: 010410-010410-0004243

Third Party Agreement for Enhanced Data Usage - U.S. Region

If a U.S. Issuer discloses Card-specific Enhanced Transaction-Level Data or Confidential Enhanced Merchant-Level Data to a third party, it must have a written agreement with the third party that requires the third party to:

- Treat the information as confidential
- Make no further disclosure of the information without permission
- Limit the third party's use of the data to uses permitted by the Issuer

Permission granted for further disclosure by a third party must impose the same restrictions on use and disclosure that apply to the Issuer's disclosure.

Each Issuer bears the sole responsibility for compliance with all applicable laws and regulations.

ID#: 010410-010410-0004244

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Visa International Operating Regulations

POS Balance Inquiry Service

POS Balance Inquiry Service Requirements

Acquirer Participation in Point-of-Sale Balance Inquiry Service - U.S. Region (Updated)

A U.S. Acquirer must:

- Participate in the Point-of-Sale Balance Inquiry Service
- Complete required systems testing with Visa to receive and transmit Visa Prepaid Card balance inquiry information, as specified in the applicable VisaNet Manuals

Merchant participation in the Point-of-Sale Balance Inquiry Service is optional.

ID#: 151012-010410-0003214

Point-of-Sale Balance Inquiry Service - Acquirer Participation (Updated)

An Acquirer that participates in the Point-of-Sale Balance Inquiry Service and/or the Point-of-Sale Balance Return Service must complete required systems testing with Visa to support a Point-of-Sale Balance Inquiry and/or a Point-of-Sale Balance Return, as specified in the applicable VisaNet Manuals.

Merchant participation in the Point-of-Sale Balance Inquiry Service and/or the Point-of-Sale Balance Return Service is optional.

ID#: 151012-010100-0025546

Point-of-Sale Balance Inquiry Service - Issuer Participation Conditions (Updated)

An Issuer that participates in the Point-of-Sale Balance Inquiry Service and/or the Point-of-Sale Balance Return Service must complete required testing with Visa to support a Point-of-Sale Balance Inquiry and/or a Point-of-Sale Balance Return, as specified in the applicable VisaNet Manuals.

ID#: 151012-010100-0025545

Visa POS Solutions Program - U.S. Region

Visa POS Solutions Program Requirements - U.S. Region

Visa Point-of-Sale Solutions Program Participation Requirements - U.S. Region (New)

Effective 1 April 2012, in the U.S. Region, the Visa POS Solutions Program is an optional program for Acquirers that enables direct delivery of value-added services through VisaNet to the Point-of-Transaction.

An Acquirer that chooses to participate in the Visa POS Solutions Program must complete enrollment and comply with the requirements specified in the Visa POS Solutions Program Guides.

Participation in the Visa POS Solutions Program is at the discretion of Visa, which may limit or impose conditions on participation in the program or modify or terminate the program at any time.

ID#: 151012-010412-0026997

Visa Point-of-Sale Solutions Program Fees - U.S. Region (New)

Effective 1 April 2012, in the U.S. Region, Visa may assess fees to Acquirers that participate in the Visa POS Solutions Program. Fee information is available from Visa upon request.

ID#: 151012-010412-0026998

Visa PIN Debit Gateway Service - U.S. Region

Visa PIN Debit Gateway Service Requirements - U.S. Region

Visa PIN Debit Gateway Service Charges - U.S. Region (Updated)

Visa assesses a debit gateway charge, and applicable transaction access charges, to U.S. Members or VisaNet Processors for all non-Visa PIN-based or non-PIN-based bill payment debit transactions (e.g., STAR, NYCE) that are switched to other networks for authorization, as specified in the applicable Fee Guide. This charge does not apply to Interlink transactions.

For all non-Visa PIN-based or non-PIN-based bill payment debit transactions, Visa will pass through to Members or VisaNet Processors any charges billed to Visa by the debit networks that may result from a Member's participation in the service, including, but not limited to, non-compliance with other network rules.

ID#: 151012-010410-0007875

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Visa International Operating Regulations

Plus Program

Plus Program Requirements

Plus Program Participation

Issuer participation in the Plus Program is optional. To become an Issuer of Cards bearing the Plus Symbol, an Issuer must:

- Obtain a license to use the Plus Program Marks and comply with rules for using the Plus Symbol, as specified in the *Visa Product Brand Standards*
- Comply with:
 - Issuer requirements specified in the *Visa International Operating Regulations*
 - *Visa Global ATM Member Guide*
 - Magnetic Stripe encoding specifications in the *Payment Technology Standards Manual*
- Provide Authorization service 24 hours a day, 7 days a week

ID#: 160312-010410-0004060

Plus Proprietary Card Account Number Specifications

The Account Number format for a Proprietary Card bearing the Plus Symbol must comply with the Account Number standards specified either:

- In "BIN and Account Number Specifications," if using a BIN assigned by Visa
- By the International Standards Organization

ID#: 010410-010410-0004061

Application of Affinity Rules to Plus Proprietary Card - Canada Region (Updated)

Effective through 31 March 2013, in the Canada Region, where a non- Member Identification appears on a Proprietary Card bearing the Plus Symbol and no other Visa marks, the Affinity Card rules outlined in the *Visa Product Brand Standards* do **not** apply to such Cards.

ID#: 151012-010410-0004751

A3126

Visa International Operating Regulations

Plus Proprietary Card Manual Cash Disbursement Prohibition - CEMEA Region

In the CEMEA Region, a Proprietary Card bearing the Plus Symbol must **not** be used for Manual Cash Disbursements.

ID#: 010410-010410-0004748

Plus Program Participation Requirements - U.S. Region

A U.S. Issuer may participate in the Plus Program by becoming a member of the Plus System, Inc. and issuing Plus Cards, as specified in the *Plus System, Inc. Bylaws and Operating Regulations*.

ID#: 010410-010410-0004111

Visa Global ATM Network

Visa Global ATM Network Requirements

Visa Global ATM Network Issuer Participation (Updated)

Issuer participation in the Visa Global ATM Program is optional. Before participating in the program, an Issuer must successfully complete the certification and comply with the *Visa Global ATM Member Guide*.

ID#: 151012-010410-0004070

Custom Payment Service/ATM Program

Custom Payment Services/ATM is available as an Issuer option. An Issuer that chooses to participate must:

- Complete Issuer certification, as specified in the *Visa Global ATM Member Guide*
- Receive and return the ATM Transaction Identifier in each Transaction
- Receive the terminal ID code, ATM owner, and ATM location data in each Transaction Record
- Include the ATM Transaction Identifier in all Chargebacks

ID#: 010410-010410-0004078

A3127

Visa International Operating Regulations

Visa Global ATM Network Requirements - Canada Region (Updated)

A Member in the Canada Region participating in the Visa Global ATM Program must comply with the Anti-Money Laundering requirements specified in the *Visa Global ATM Member Guide*.

ID#: 151012-010100-0025719

Visa Global ATM Network Issuer Requirements - U.S. Region (Updated)

A U.S. Issuer that is required to participate in the Visa ATM Network must comply with the *Visa International Operating Regulations*, *Payment Technology Standards Manual*, and the applicable VisaNet Manuals.

ID#: 151012-010210-0006423

Visa Global ATM Network Acquirer Requirements - U.S. Region (Updated)

A U.S. Acquirer participating in the Visa ATM Network must:

- Ensure that all of its ATMs that participate in other regional or national ATM networks also participate in the Visa ATM Network
- Ensure that its Authorizing Processor performs Authorization, Clearing, and Settlement for all Visa ATM Network Transactions through the Single Message System
- Comply with the Single Message System access fee format specifications, if applicable
- Display ATM Acceptance Marks, as specified in the *Visa International Operating Regulations*
- Accept all Visa Cards for all Transaction functions provided by the Acquirer's participating ATM, as specified in the *Visa Global ATM Member Guide*
- Become a member of the Plus System, Inc.
- Within 30 calendar days from the date that the Acquirer begins accepting Visa ATM Network Transactions, display the Plus Symbol on, and accept Cards bearing the Plus Symbol at, all ATMs participating in the Visa ATM Network

ID#: 151012-010410-0004752

Non-Visa Account Numbers at an ATM - U.S. Region

An ATM in the U.S. Region may transmit non-Visa account numbers to the Single Message System if no other processing path is available.

ID#: 010410-010410-0004779

A3128

Visa International Operating Regulations

ATM Operators

PIN Security Requirements for ATM Operators and Agents (New)

Effective 13 September 2012, an ATM Acquirer must ensure that its Agents and ATM Operators maintain the integrity and safety of PIN data, as specified in the PIN Management Requirements Documents and the *Visa PIN Security Program Guide*.

ID#: 151012-130912-0027350

Requirements for ATMs of Non-Member Institutions - LAC Region

An ATM Acquirer in the LAC Region must comply with all the security requirements for ATMs specified by Visa, and must prominently display on every non-Member ATM the name of the Member that operates or sponsors it.

ID#: 111011-010410-0004746

ATM Operator Agreement - U.S. Region

An ATM Acquirer in the U.S. Region must have a written ATM Operator agreement with each of its ATM Operators and may **only** process Visa ATM Network Transactions from an ATM Operator with which it has a valid agreement.

The form, content, and appearance of an ATM Operator agreement is at the discretion of the ATM Acquirer, except as specified in the U.S. Regional Operating Regulations.

An ATM Acquirer may include other provisions in its agreement if they are consistent with the Operating Regulations.

The *Visa International Operating Regulations* may be amended from time to time and each ATM Acquirer is responsible for making corresponding amendments to its agreements.

ID#: 010410-010410-0009021

ATM Operator Operating Regulation Compliance - U.S. Region

An ATM Acquirer in the U.S. Region must ensure that its ATM Operator complies with the substance of the applicable sections of the *Visa International Operating Regulations*.

ID#: 010410-010410-0003507

ATM Operator Agreement Content Requirements - U.S. Region

In the U.S. Region, an ATM Operator agreement must:

A3129

Visa International Operating Regulations

- State clearly the ATM Acquirer's name, location, and contact information in letters consistent in size with the rest of the ATM Operator agreement printing, and in a manner that makes the ATM Acquirer's name readily visible to the ATM Operator. Tri-party agreements (ATM Acquirer, Agent, ATM Operator) are permitted.
- State that the ATM Operator may be terminated for failure to comply with the ATM Operator agreement, which includes the requirements of the *Visa International Operating Regulations*
- Be made available to Visa upon request

ATM Operator agreements provided to Visa must **not** contain contractual details regarding pricing arrangements.

ID#: 010410-010410-0003508

ATM Operator Qualification Standards - U.S. Region

Before entering into an ATM Operator agreement, an ATM Acquirer in the U.S. Region must determine that a prospective ATM Operator does not have any significant derogatory background information about any of its principals. The ATM Acquirer may obtain this information through:

- Credit reports
- Background investigations (e.g., criminal, civil)
- Personal and business financial statements
- Other information lawfully available to the ATM Acquirer

ID#: 010410-010410-0003510

ATM Agent Requirements - U.S. Region

An ATM Acquirer in the U.S. Region may allow its Agents to execute ATM Operator agreements on its behalf and/or conduct due diligence reviews. The ATM Acquirer must:

- Maintain documented policies and procedures to manage its Agent programs
- Validate its Agent's compliance with the ATM Acquirer's solicitation and qualification standards on a quarterly basis

ID#: 010410-010410-0003511

ATM Acquirer Audits - U.S. Region

In the U.S. Region, Visa or its designees may conduct financial and procedural audits and/or reviews of ATM Acquirers at any time.

ID#: 010410-010410-0003504

A3130

Visa International Operating Regulations

ATM Operator and Agent Information - U.S. Region

An ATM Acquirer in the U.S. Region must collect the following information for all ATM Operators and Agents:

- "Doing Business As" (DBA) name
- ATM Operator legal name
- ATM Operator outlet location, including street address, city, state, and ZIP code
- Federal Taxpayer Identification Number (TIN), Federal Employer Identification Number (FEIN), or the Social Security Number (SSN) of all principals
- Full first and last name, including middle initial of principals (e.g., corporations, partnerships, sole proprietors)
- Incorporation status (e.g., corporation, partnership, sole proprietor, non-profit, other)

ID#: 010410-010410-0008398

ATM and PIN Pad Requirements for ATM Operators - U.S. Region

An ATM Operator in the U.S. Region must take all reasonable actions to ensure that its ATMs and PIN pads at the ATM Operator's outlet(s):

- Are available for use by all Cardholders for Visa ATM Network Transactions
- Function reliably
- Comply with the PIN Management Requirements Documents

ID#: 010410-010410-0003512

PIN Security Requirements for ATM Operators and Agents - U.S. Region (Updated)

Effective through 12 September 2012, an ATM Acquirer in the U.S. Region must ensure that its Agents and ATM Operators maintain the integrity and safety of PIN data, as specified in the PIN Management Requirements Documents.

ID#: 151012-010410-0003513

ATM Operator Prohibitions - U.S. Region

Visa may permanently prohibit an ATM Operator in the U.S. Region from providing services with respect to Visa Products for good cause, such as:

- Fraudulent activity
- Activity that causes the ATM Acquirer to repeatedly violate the *Visa International Operating Regulations*

A3131

Visa International Operating Regulations

- Activity that violates applicable law
- Operating in an unsound, unsafe manner
- Any other activity that may result in undue economic hardship or damage to the goodwill of the Visa system

ID#: 010410-010410-0003514

ATM Operator Agreement Violation Fines - U.S. Region

A U.S. Member that fails to comply with the ATM requirements in the U.S. Regional Operating Regulations is assessed a fine, as specified

ID#: 111011-010410-0008399

ATM Balance Inquiry Service

ATM Balance Inquiry Service Issuer Participation

An Issuer may participate in the Balance Inquiry Service. To participate an Issuer must:

- Obtain certification from Visa
- Support Balance Inquiries as separate, non-financial transactions

An Issuer may additionally provide balance information as part of an ATM Cash Disbursement.

ID#: 010410-010410-0004074

ATM Balance Inquiry Service Fees

An Issuer must pay the ATM Acquirer a fee for each Balance Inquiry. If the Issuer does **not** participate in the Balance Inquiry Service, the inquiry will be declined and a decline fee will be assessed to the Issuer.

ID#: 111011-010410-0004075

ATM Balance Inquiry Service Provision

An Issuer must provide the Balance Inquiry Service to Cardholders if it offers balance inquiry services through a network other than its proprietary network.

ID#: 010410-010410-0004076

A3132

Visa International Operating Regulations

ATM Balance Inquiry Service Acquirer Participation

An ATM Acquirer may participate in the Balance Inquiry Service. To participate, an ATM Acquirer must:

- Obtain certification from Visa
- Display the balance in the currency of the ATM, either on the screen or on a receipt
- Support Balance Inquiries as separate, non-financial transactions

An ATM Acquirer must support the Balance Inquiry Service if it supports balance inquiry for any network other than its proprietary network. A participating ATM Acquirer receives a Balance Inquiry fee for each Balance Inquiry, as specified in "ATM Balance Inquiry Service Fees."

An ATM Acquirer may supply the Cardholder with any balance information provided by the Issuer as part of an ATM Cash Disbursement. The Issuer does **not** pay a fee for this service.

ID#: 010410-010410-0004804

ATM Fees

International ATM Cash Disbursement Fee

An ATM Acquirer will receive the international ATM Cash Disbursement Fee only if the:

- Acquirer is certified to participate in either:
 - The Single Message System
 - Custom Payment Services/ATM
- ATM Transaction meets the tier II requirements specified in the *Visa Global ATM Member Guide*

ID#: 010410-010410-0002644

ATM Cheque Fee Disclosure

If an ATM dispenses cheques and charges a fee, the Member must disclose the fee to the Cardholder.

ID#: 010410-010410-0004800

Visa Rights Pertaining to ATM Access Fees

Visa reserves the right to request any of the following from an ATM Acquirer:

- Notice of intent to impose an Access Fee on international ATM Cash Disbursements

A3133

Visa International Operating Regulations

- A report with the physical location of each ATM and the total number of ATMs at which an Access Fee is imposed on international ATM Cash Disbursements
- Message display and language disclosure related to Access Fees on international ATM Cash Disbursements

An ATM Acquirer may impose an Access Fee on an international ATM Cash Disbursement. The provisions for imposing an Access Fee do **not** apply to Cards issued by Visa Europe Members, unless local law expressly requires that an ATM Acquirer be permitted to impose an Access Fee.

ID#: 111011-180409-0009039

Acquirer Imposition of ATM Access Fees

An ATM Acquirer may impose an Access Fee on an international ATM Cash Disbursement if:

- It imposes an Access Fee on all other international ATM Cash Disbursements through any other network at the same ATM
- The Access Fee is not greater than the Access Fee amount on all other international Transactions through any other network at the same ATM
- The Access Fee is a fixed and flat fee

ID#: 111011-180409-0007224

ATM Access Fee Disclosure

An ATM Acquirer must disclose the Access Fee to the Cardholder, at a minimum, in English and local language equivalent, via message display, as specified in "ATM Message Display for Access Fees."

ID#: 081010-180409-0007226

ATM Message Display for Access Fees

If an ATM Acquirer imposes an Access Fee on international ATM Cash Disbursements, the ATM Acquirer must do all of the following at the ATM:

- Inform the Cardholder that an Access Fee is assessed, in addition to the charges assessed by the Issuer. The disclosure must:
 - Be as high a contrast or resolution as any other graphics on the terminal
 - Contain the notice: Fee Notice "(Member Name) will assess a fee to cardholders for international ATM Cash Disbursements. This fee is added to the amount of your transaction and is in addition to any fees that may be charged by your financial institution."
- Identify the recipient of the Access Fee
- Inform the Cardholder of the Access Fee amount
- Request Cardholder approval of the Access Fee

A3134

Visa International Operating Regulations

- Provide the ability for the Cardholder to cancel the ATM Transaction

ID#: 111011-180409-0007164

ATM Access Fee Disclosure on Transaction Receipt

A receipt dispensed at an ATM must comply with the receipt requirements, as specified in "ATM Transaction Receipt Requirements Table 7I-2." In addition, the receipt must disclose the amount of the Access Fee, labeled as an "ATM Fee," "Terminal Fee," or "Access Fee," and the total debit amount.

ID#: 080411-180409-0007227

ATM Clearing Record Requirements

An ATM Acquirer must submit an ATM Transaction for Clearing that includes the value of the cash dispensed to the Cardholder as well as any Access Fee imposed, as specified in "ATM Access Fee Fines for Non-Compliance."

ID#: 081010-180409-0007229

Domestic ATM Cash Disbursement Access Fees

An ATM Acquirer must **not** impose an Access Fee on domestic ATM Cash Disbursements, unless local law expressly requires that an ATM Acquirer be permitted to impose an Access Fee.

An ATM Acquirer in a country where an Access Fee for domestic ATM Cash Disbursements is permitted by Visa must comply with the requirements specified for International ATM Cash Disbursement Access Fees.

Variances to this requirement apply:

- In the AP Region, only to ATM Acquirers in Australia and **effective 10 February 2012**, in Thailand
- In the Canada Region
- In the LAC Region, only to ATM Acquirers in Puerto Rico
- In the U.S. Region

ID#: 160312-180409-0007996

Access Fees at ATM

An ATM Acquirer in a country where an Access Fee for domestic ATM Cash Disbursements is permitted by Visa must comply with the requirements specified in "Visa Rights Pertaining to ATM Access Fees."

ID#: 081010-050609-0009042

A3135

Visa International Operating Regulations

ATM Access Fee - Canada Region

An ATM Acquirer in the Canada Region may impose an Access Fee on an ATM Cash Disbursement.

An ATM Acquirer may impose an Access Fee if:

- It imposes an Access Fee on all other interchange transactions through other shared networks at the same ATM
- The Access Fee is not greater than the access fee amount on all other interchange transactions through other shared networks at the same ATM
- The ATM Cash Disbursement is a Domestic Transaction
- The Domestic Transaction is initiated by a Card issued by a Member other than the ATM Acquirer
- The Access Fee is a fixed and flat fee

ID#: 050411-180409-0004715

ATM Access Fee Disclosure - Canada Region

If a Canada ATM Acquirer imposes an Access Fee on ATM Cash Disbursements, the ATM Acquirer must do all of the following at the ATM:

- Inform the Cardholder that an Access Fee is assessed in addition to the charges assessed by the Issuer
- Inform the Cardholder of the Access Fee amount
- Identify the ATM Acquirer as the recipient of the Access Fee
- Request Cardholder approval of the Access Fee
- Provide the ability for the Cardholder to cancel the Transaction

ID#: 010410-010410-0004718

ATM Access Fee Disclosure on Transaction Receipt - Canada Region (Updated)

A Canada ATM Acquirer that adds an Access Fee to an ATM Cash Disbursement Transaction must:

- Label the Access Fee on the Transaction Receipt as one of the following:
 - "ATM Fee"
 - "Terminal Fee"
 - "Access Fee"
- Identify the ATM Acquirer as the recipient of the Access Fee
- Include the Access Fee amount in the "Transaction Amount" field of the Transaction Record

A3136

Visa International Operating Regulations

If an Access Fee is imposed, the ATM Acquirer must include the Access Fee amount in the SMS record, as specified in the applicable VisaNet Manuals.

ID#: 151012-010410-0004719

Visa Rights Pertaining to ATM Access Fees - U.S. Region

Visa reserves the right to request any of the following from an ATM Acquirer in the U.S. Region:

- Notice of intent to impose an Access Fee on ATM Cash Disbursements
- A report with the physical location of each ATM and the total number of ATMs at which an Access Fee is imposed on ATM Cash Disbursements
- Message display and language disclosure related to Access Fees on an ATM Cash Disbursements

ID#: 081010-010410-0008829

ATM Access Fee Disclosure on Terminals - U.S. Region

An ATM Acquirer in the U.S. Region must disclose the Access Fee to the Cardholder via message display.

ID#: 081010-180409-0007115

ATM Access Fee Disclosure - U.S. Region

In the U.S. Region, the disclosure specified in "ATM Access Fee Disclosure on Terminals - U.S. Region," must:

- Be readily visible to the Cardholder in the Cardholder's line of sight
- Be as high a contrast or resolution as any other graphics on the terminal
- Be a minimum of 4" x 4" with:
 - A heading of at least an 18-point type font
 - Text of at least 14-point type font
- Inform the Cardholder that an Access Fee is assessed, in addition to the charges assessed by the U.S. Issuer
- Identify the recipient of the Access Fee
- Request Cardholder approval of the Access Fee
- Provide the ability for the Cardholder to cancel the ATM Transaction
- Contain one of the following notices:
 - **Fee Notice** "(Member Name) charges a (\$ amount) fee to U.S. Cardholders for withdrawing cash. This fee is added to the amount of your withdrawal and is in addition to any fees that may be charged by your financial institution."

A3137

Visa International Operating Regulations

- **Fee Notice** "(Member Name) charges a (\$ amount) fee for withdrawing cash. This fee is added to the amount of your withdrawal and is in addition to any fees that may be charged by your financial institution."
- **Fee Notice** "(Member Name) may assess a fee to Cardholders for transactions. This fee is added to the amount of your transaction and is in addition to any fees that may be charged by your financial institution."
- **Fee Notice** "(Member Name) may assess a fee for transactions. This fee is added to the amount of your transaction and is in addition to any fees that may be charged by your financial institution."

ID#: 050411-010410-0004766

ATM Access Fee Disclosure on Transaction Receipt - U.S. Region 5.5.A

A U.S. ATM Acquirer that adds an access fee to an ATM Cash Disbursement Transaction must:

- Label the access fee on the Transaction Receipt as one of the following, as applicable:
 - "ATM Fee"
 - "Terminal Fee"
 - "Access Fee"
- State that the Member assessed the fee
- Include the access fee amount in the "Transaction Amount" field of the Transaction Record

ID#: 010410-010410-0004973

Domestic ATM Access Fees - CEMEA Region

In the CEMEA Region, with the prior written approval from Visa, an ATM Acquirer in Russia may dispense Foreign Currency to Cardholders. Domestic Transactions completed in a non-domestic currency may be subject to an Access Fee, added to the Transaction Amount, if all of the following conditions are met:

- The Access Fee is applied to Domestic Transactions only
- The ATM must dispense both Rubles and Foreign Currency
- The Cardholder must be given the opportunity to cancel the Transaction and/or change the requested amount to be disbursed in Rubles without incurring additional charges

ID#: 010410-010410-0024130

Global ATM Network PIN Requirements

Chip-Reading ATM Acquirer Requirements

An ATM Acquirer must ensure that all Chip-reading ATMs:

A3138

Visa International Operating Regulations

- Support "Online PIN"
- Do **not** support "Signature" or "No CVM (Cardholder Verification Method) required"

ID#: 010410-010410-0004793

Chip-Reading ATM Acquirer Requirements - Canada Region

A Canada ATM Acquirer must ensure that all ATMs with a Compliant Chip Card Reading Device do **not** support the following:

- "Signature"
- "Offline PIN at ATM"
- "No CVM required"

ID#: 010410-010410-0004712

Chip-Reading ATM Online PIN Support - Canada Region

All ATM Acquirers in the Canada Region must ensure that all ATMs with a Compliant Chip Card Reading Device support enciphered PINs that are verified online.

ID#: 010410-010410-0004711

ATM and PIN-Based POS Acceptance Requirements - CEMEA Region

In the CEMEA Region, an ATM Acquirer and an Acquirer operating PIN-based POS devices must comply with all of the following requirements:

- All newly deployed ATMs and PIN at POS acceptance devices, including replacement devices, must support Triple Data Encryption Standard (Triple DES)
- All Transactions verified by PIN must be Triple DES-encrypted from the point-of-acceptance to Visa and between Visa and the Issuer's host systems

ID#: 050411-010410-0004728

ATM Issuer Requirements - U.S. Region

Visa Consumer Card Issuer ATM Requirements - U.S. Region (Updated)

A Visa Consumer Card Issuer in the U.S. Region must:

- Participate in the Visa ATM Network
- Send an original, signed copy of the Issuer Option Selection Form (available from Visa) indicating the Issuer's decision to participate, its processing options, and its working keys to Visa so that it is received no later than 45 calendar days before implementation

A3139

Visa International Operating Regulations

- Correctly encode the Magnetic Stripe on the Card, as specified in the *Payment Technology Standards Manual*
- For Cards containing a Chip, also correctly program the Chip on the Card, as specified in the Visa Integrated Circuit Card Specification (VIS)

ID#: 151012-010210-0008431

Commercial Visa Product Issuer ATM Requirements - U.S. Region

A Commercial Visa Product Issuer in the U.S. Region must comply with the participation requirements in the *Visa International Operating Regulations* if it participates in the Visa ATM Network, as specified in "Visa Business or Visa Corporate Issuer ATM Requirements - U.S. Region."

ID#: 010410-010410-0004565

Visa Business or Visa Corporate Issuer ATM Requirements - U.S. Region (Updated)

If requested by the subscribing company, a Visa Business Card or Visa Corporate Card Issuer in the U.S. Region must participate in the Visa ATM Network by complying with the Visa Consumer Card Issuer ATM requirements and Classic Visa Check Card ATM requirements specified in the *Visa International Operating Regulations*. A Visa Purchasing Card Issuer may participate in the Visa ATM Network by complying with the Classic Visa Check Card Issuer ATM requirements.

Effective 14 April 2012, Visa ATM Network participation is not permitted for Visa Large Purchase Advantage, Fleet-Service enhanced Visa Large Purchase Advantage, or Vehicle-Specific Fleet.

ID#: 151012-010410-0004561

ATM Access Fee Fines

ATM Access Fee Fines for Non-Compliance

An ATM Acquirer may be subject to a fine if it does **not**:

- Comply with the requirements specified in "Visa Rights Pertaining to ATM Access Fees"
- Populate the Access Fee amount in the appropriate field of the Authorization and Clearing Record

ID#: 081010-180409-0007228

ATM Access Fee Fines

An ATM Acquirer may be subject to a fine of 3 times the amount of the Access Fee imposed during the period of non-compliance, or as specified in the "General Schedule of Fines" table, whichever is greater, if the Member does **not**:

A3140

Visa International Operating Regulations

- Notify Visa of its intent to impose an Access Fee, as specified in "Visa Rights Pertaining to ATM Access Fees"
- Populate the Access Fee amount, if any, in the appropriate field of the Authorization and Clearing Record

ID#: 081010-180409-0007161

ATM Access Fee Fines - Canada Region

An ATM Acquirer may be subject to a fine of 3 times the amount of the Access Fees imposed during the period of non-compliance, or as specified in "General Fines Schedule," whichever is greater, if the Member does **not** comply with the Canada Regional Operating Regulations or *Visa International Operating Regulations*.

If an ATM Acquirer fails to include the Access Fee amount in the Single Message System record, the fine will be per Transaction.

ID#: 111011-010410-0004720

Preauthorized Payment Cancellation Service

Preauthorized Payment Cancellation Service Requirements

Preauthorized Payment Cancellation Service Participation

Issuer participation in the Preauthorized Payment Cancellation Service is optional and at the sole discretion of Visa. Visa may:

- Limit participation in the service
- Impose conditions on its use
- Discontinue the service at any time

ID#: 160312-100211-0026227

Preauthorized Payment Cancellation Service Issuer Participation Requirements (Updated)

An Issuer that participates in the Preauthorized Payment Cancellation Service must:

- Correctly specify the type of stop payment order
- Provide complete and accurate information pertaining to the stop payment order
- Keep stop payment order information current in the Cardholder database

A3141

Visa International Operating Regulations

- Comply with the Preauthorized Payment Cancellation Service Guides

ID#: 151012-100211-0026228

Preauthorized Payment Cancellation Service Limitations

The Preauthorized Payment Cancellation Service and the information obtained through participation in the service is the property of Visa and is for the sole use of Visa Members in support of their Visa Card Programs.

A Member must not disclose Preauthorized Payment Cancellation Service information, other than data relating to the Member's own Cardholder and/or Merchant, or any other information associated with the service, to any other parties unless it is permitted in the *Visa International Operating Regulations* or otherwise authorized by Visa.

ID#: 160312-100211-0026229

Visa Payment Controls

Visa Payment Controls Service Information

Visa Payment Controls - Issuer Participation Requirements (New)

Effective 20 April 2012, Issuer participation in Visa Payment Controls, where available, is optional and at the discretion of Visa.

Effective 20 April 2012, a participating Issuer must:

- Submit to Visa a completed Visa Payment Controls Client Information Questionnaire prior to offering the service
- Offer the service only in connection with a Visa Consumer Credit Card or Visa Commercial credit Card
- Provide Visa with Account Numbers that are enrolled in the service
- Clearly communicate to the Cardholder:
 - The conditions which might prevent a Cardholder's requested controls from being applied. e.g. Transactions below Floor Limits that may not be authorized in some countries
 - The time required to apply or modify the requested control categories
- Comply with the Visa Payment Controls Documents

ID#: 151012-010100-0027238

Visa Account Updater Service

Visa Account Updater Service Requirements

Visa Account Updater Service - Issuer Participation Requirements (Updated)

An Issuer that participates in the Visa Account Updater Service must:

- Comply with the Visa Account Updater Documents
- Provide updated Cardholder account information to the Visa Account Updater Service, including, but not limited to:
 - Account Number
 - Card expiration date

ID#: 151012-100211-0026124

Visa Account Updater Service - Acquirer Participation Requirements (Updated)

An Acquirer that participates in the Visa Account Updater Service must:

- Comply with the Visa Account Updater Documents
- Ensure that a Merchant that is designated as high-risk, does not have access to information on the Visa Account Updater Service

ID#: 151012-010100-0026125

Visa Account Updater Service - Information Requirements (Updated)

A Member participating in the Visa Account Updater Service must:

- Comply with all applicable laws and regulations in collecting and providing information to, and using information supplied by, the Visa Account Updater Service
- Inform Visa immediately upon becoming aware that any of the information sent to or received from the Visa Account Updater Service does not meet the requirements specified in the:
 - *Visa International Operating Regulations*
 - Visa Account Updater Documents
- Ensure that all information sent to the Visa Account Updater Service is accurate
- Protect the security of the information sent to or received from the Visa Account Updater Service
- Investigate claims of inaccuracies in the information sent to or received from the Visa Account Updater Service and correct any inaccurate information

A3143

Visa International Operating Regulations

- Inform Visa, immediately upon discovery, of any inaccuracies in information in the Visa Account Updater Service

ID#: 151012-100211-0026126

Disclosure of Visa Account Updater Service Information (Updated)

Cardholder information obtained from the Visa Account Updater Service must be disclosed by a participating Member only to a Merchant that:

- Has an existing relationship with the Cardholder and has the Cardholder's account information on file
- Is registered in the Visa Account Updater Service
- Is identified in the Acquirer inquiry file, as specified in the Visa Account Updater Documents

ID#: 151012-100211-0026127

Visa Account Updater Service Participation – AP Region (Updated)

Effective through 27 June 2012, in the AP Region, a Member in Australia must participate in the Visa Account Updater Service, as specified in the *Visa Account Updater – Terms of Use for Australia and New Zealand*.

Effective 14 April 2012 through 27 June 2012, in the AP Region, a Member in New Zealand must participate in the Visa Account Updater Service, as specified in the *Visa Account Updater – Terms of Use for Australia and New Zealand*.

ID#: 151012-151011-0026128

Health Care Eligibility Service - U.S. Region

Health Care Eligibility Service Requirements - U.S. Region

Health Care Eligibility Service Acquirer Requirements - U.S. Region (Updated)

A U.S. Acquirer participating in the Health Care Eligibility Service must comply with the:

- *Health Care Eligibility Service Implementation Guide*
- Merchant Agreement requirements specified below

The Acquirer must ensure that:

- A Health Care Merchant that participates in the Health Care Eligibility Service complies with all the provisions of the *Health Care Eligibility Service Implementation Guide* pertaining to health care eligibility transactions

A3144

Visa International Operating Regulations

- The substance of provisions are included in its Merchant Agreement or as a separate addendum

ID#: 151012-010410-0008424

Health Care Eligibility Service Merchant Requirements - U.S. Region (Updated)

A U.S. Health Care Merchant that participates in the Health Care Eligibility Service must comply with the *Health Care Eligibility Service Implementation Guide*.

ID#: 151012-010410-0004670

Visa Risk Products and Services

Visa Advanced Authorization

Visa Advanced Authorization Participation (Updated)

Where available, Visa Advanced Authorization is an optional, subscription-based, real-time risk management product that delivers risk data to Issuers in the Authorization Request to alert them to possible fraudulent activity on their Cardholder accounts.

An Issuer and its Processor that wish to implement Visa Advanced Authorization must:

- Comply with the certification requirements for Visa Advanced Authorization, as specified in the applicable VisaNet Manuals
- Complete an end-to-end validation test as specified in the *Visa Advanced Authorization Integration Guide*
- Comply with the terms and conditions specified in the *Visa Advanced Authorization Integration Guide*

ID#: 151012-010410-0008446

Visa Advanced Authorization Confidentiality Requirements

An Issuer participating in Visa Advanced Authorization and its Processor must:

- Comply with confidentiality and security requirements related to the use of the VisaNet system and Visa confidential information
- Store all Visa Advanced Authorization operational materials, such as manuals and password protected CD-ROMs, in a secure area limited to selected personnel, and render all data unreadable prior to discarding such materials

ID#: 010410-010410-0002400

Visa Risk Manager

Visa Risk Manager Description

Effective through 28 November 2011, where available, Visa Risk Manager is an optional, subscription-based suite of risk management products that allows Issuers to react to high-risk Transactions at the Point-of-Transaction as well as to conduct offline case management.

ID#: 160312-010410-0008937

Visa Risk Manager - U.S. Region

Effective through 28 November 2011, where available in the U.S. Region, Visa Risk Manager is an optional suite of subscription-based risk management products designed to help Issuers optimize loss prevention and maximize profitability through intelligent risk-management decisioning. An Issuer may subscribe to one or all of the following:

- Visa Real-Time Decisioning, which allows Visa to act on behalf of an Issuer to decline or forward high-fraud-risk Transactions using predefined rules created by the Issuer. It also supports both "Issuer available" and "Issuer unavailable" processing options.
- Visa Case Manager, which enables an Issuer to view and prioritize suspicious purchase activity that requires further investigation to confirm that the Cardholder participated in the Transaction
- Visa Rules Manager, a web-based solution, which allows an Issuer to create, test, and publish customized "decisioning" rules that incorporate key elements of the Authorization message as well as risk intelligence from Visa Advanced Authorization. Visa Rules Manager publishes rules throughout the day at scheduled intervals so that Issuers can dynamically respond to emerging fraud schemes.

ID#: 160312-010410-0008465

Visa Advanced ID Solutions - U.S. Region

ID Security Alerts Service Participation Requirements – U.S. Region

Participation in the ID Security Alerts Service is optional and at the discretion of Visa. A participating Issuer or Issuer's agent must:

- Register with Visa by submitting a completed ID Security Alerts Service Participation Agreement
- Provide Visa with Account Numbers and Social Security Numbers that are eligible to be enrolled in the service
- Comply with:
 - *Visa Alerts Platform: ID Security Alerts – High Level Service Description*
 - *Visa Alerts Platform: ID Security Alerts – Technical Implementation Guide - Issuer*

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Visa International Operating Regulations

- *Visa Alerts Platform: Web Services Specifications*
- *Visa Alerts Platform: White Label Website Issuer Specifications*

ID#: 111011-010100-0025924

BankruptcyPredict Service - U.S. Region

BankruptcyPredict Service Description - U.S. Region (Updated)

Effective through 1 August 2012, the BankruptcyPredict Service is designed to reduce a U.S. Member's losses related to the bankruptcy of Cardholders, cardholders of non- Visa cards, and customers of other Visa and non-Visa products by using consumer account performance data, Transaction data, consumer credit data, and a proprietary model to:

- Score the participating Member's Cardholders, cardholders of non-Visa cards, and customers of other Visa and non-Visa products to predict the likelihood of bankruptcy
- Provide daily account-consumer level risk alerts
- Provide monthly risk scores for a participating Member's portfolio

ID#: 151012-010410-0001934

BankruptcyPredict Service Agreement - U.S. Region (Updated)

Effective through 1 August 2012, to participate in the BankruptcyPredict Service, a U.S. Member must sign a service agreement with Experian Information Solutions, Inc., which can be obtained at one of the following addresses:

BankruptcyPredict Service Integrated Solutions Concepts, Inc.

P.O. Box 8999

San Francisco, CA 94128

Experian Information Solutions, Inc.

Attn: Contracts Division

475 Anton Boulevard

Costa Mesa, CA 92626

Effective through 1 August 2012, Visa assesses fees to Issuers that participate in the BankruptcyPredict Service. Fee information is available upon request.

ID#: 151012-010410-0007346

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Visa International Operating Regulations

BankruptcyPredict Service Rights and Obligations - U.S. Region (Updated)

Effective through 1 August 2012, all rights and obligations between a U.S. Member and Experian Information Solutions, Inc., its subsidiaries and affiliates are set forth in and are governed solely by the service agreement between the Member and Experian Information Solutions, Inc. The Member agrees to comply with all restrictions on use of the BankruptcyPredict Service set forth in such agreement, including with respect to permissible purpose requirements under the U.S. Federal *Fair Credit Reporting Act*. Without impairing any legal or equitable rights of Experian Information Solutions, Inc. under such agreement, Integrated Solutions Concepts, Inc. will, with respect to any non-compliance by the Member of such use restrictions, be entitled to enforce as a third party beneficiary the terms of such agreement against the Member and seek all available remedies.

ID#: 151012-010410-0001936

BankruptcyPredict Service Information Requirements - U.S. Region (Updated)

Effective through 1 August 2012, a U.S. Member must furnish Transaction, account, and certain other information to Integrated Solutions Concepts, Inc., as specified in the *BankruptcyPredict Service User's Guide*. The Member designates Visa and its subsidiaries and affiliates to act as agents of the Member for accessing and/or transmitting the Member's information in connection with the BankruptcyPredict Service to Integrated Solutions Concepts, Inc., and from Integrated Solutions Concepts, Inc. to Experian Information Solutions, Inc. In the event that the Member requests that the BankruptcyPredict Service be delivered via Integrated Solutions Concepts, Inc., the Member designates Integrated Solutions Concepts, Inc. as its agent to and on behalf of the Member request and receive from Experian Information Solutions, Inc. the BankruptcyPredict Service, and to transmit the same to the Member.

ID#: 151012-010410-0001937

BankruptcyPredict Service Member Requirements - U.S. Region (Updated)

Effective through 1 August 2012, a U.S. Member must comply with the following requirements for the reporting and use of Transaction, account, and the other information provided to Integrated Solutions Concepts, Inc.:

- Provide monthly reports for all new and previously reported accounts
- Comply with the information delivery requirements (media, format, and other requirements) specified in the *BankruptcyPredict Service User's Guide*
- Protect the security of the information sent to Integrated Solutions Concepts, Inc.
- Comply with all applicable laws and regulations in collecting and providing the information to Integrated Solutions Concepts, Inc. including, without limitation, the requirements under the U.S. Federal *Fair Credit Reporting Act*
- Ensure that all information sent to Integrated Solutions Concepts, Inc. is accurate
- Inform Integrated Solutions Concepts, Inc. as soon as possible upon becoming aware of any information sent to Integrated Solutions Concepts, Inc. that is inaccurate or otherwise does not comply with the requirements in this section

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Visa International Operating Regulations

- Promptly investigate claims of inaccuracies in the information supplied to Integrated Solutions Concepts, Inc. and correct any information that cannot be verified as accurate
- Refer to the Integrated Solutions Concepts, Inc. Consumer Office any request to disclose the contents of a report supplied by the BankruptcyPredict Service

ID#: 151012-010410-0001938

Permitted Use of BankruptcyPredict Service - U.S. Region (Updated)

Effective through 1 August 2012, a U.S. Member must use the BankruptcyPredict Service only:

- For a permissible purpose under the U.S. *Federal Fair Credit Reporting Act*
- As permitted in the service agreement between Member and Experian Information Solutions, Inc. specified in "BankruptcyPredict Service Agreement - U.S. Region"

ID#: 151012-010410-0001940

BankruptcyPredict Service Member Certification - U.S. Region (Updated)

Effective through 1 August 2012, upon request by Integrated Solutions Concepts, Inc., a U.S. Member must certify the purpose(s) for which it uses the BankruptcyPredict Service.

ID#: 151012-010410-0001941

BankruptcyPredict Service - Additional Information - U.S. Region (Updated)

Effective through 1 August 2012, in the U.S. Region, refer to the *BankruptcyPredict Service User's Guide* for additional information, procedures, and requirements of the BankruptcyPredict Service.

ID#: 151012-010410-0001946

BankruptcyPredict Service Information Provision - U.S. Region (Updated)

Effective through 1 August 2012, a U.S. Member authorizes Visa and Integrated Solutions Concepts, Inc. to use or transfer, including to correct or update, the information reported by the Member to Integrated Solutions Concepts, Inc. for any purpose permitted under applicable law, including but not limited to:

- Providing the information to Experian Information Solutions, Inc. for purpose of providing the BankruptcyPredict Service
- Providing to Members or other customers any Visa service or product
- Providing the information to Experian Information Solutions, Inc. or any other Credit Bureau for any use permitted to Experian Information Solutions, Inc. or such other Credit Bureau under their agreement with Visa or Integrated Solutions Concepts, Inc. and under applicable law

Effective through 1 August 2012, the Member must **not**:

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Visa International Operating Regulations

- Provide information to Integrated Solutions Concepts, Inc. that is the result of an investigative consumer report within the meaning of Section 1681a(h) of the Federal *Fair Credit Reporting Act*
- Continue to transmit to Integrated Solutions Concepts, Inc. any information that cannot be verified as accurate

ID#: 151012-010410-0008452

MoneyChoices - U.S. Region

MoneyChoices Participation - U.S. Region

In the U.S. Region, participation in the MoneyChoices program is optional and at the discretion of Visa, which may limit participation, impose conditions on its use, and discontinue the program at any time.

ID#: 010410-010410-0008459

MoneyChoices Participation Requirements - U.S. Region (Updated)

A U.S. Member that wants to participate in the MoneyChoices program must submit a subscription request and comply with the *MoneyChoices User's Guide*.

ID#: 151012-010410-0008460

MoneyChoices Information - U.S. Region

The MoneyChoices Website is intended as an educational resource for Cardholders in need of financial planning or money-management skills. The information and materials provided through the MoneyChoices Web site are the property of Visa and are for the sole use of the U.S. Member in providing the MoneyChoices program to its Cardholders.

A U.S. Member must not disclose any MoneyChoices information to any third party without permission from Visa.

ID#: 010410-010410-0008461

Address Verification Service (AVS)

Address Verification Service (AVS) Results Code - Canada Region

A Canada Acquirer participating in the Address Verification Service (AVS) must populate the AVS results code received in the BASE I Authorization Response message in a Transaction's corresponding BASE II Clearing Record.

ID#: 010410-010410-0005383

A3150

Visa International Operating Regulations

Address Verification Service (AVS) Participation - U.S. Region (Updated)

A U.S. Issuer must:

- Participate in the Address Verification Service, as specified in the applicable VisaNet Manuals
- Perform address verification for each Address Verification Service inquiry

ID#: 151012-010410-0004679

Address Verification Service (AVS) Requirements - U.S. Region (Updated)

A U.S. Issuer may perform address verification itself, or use an applicable option specified in the applicable VisaNet Manuals.

The Issuer that performs its own address verification must use the Address Verification Service algorithm.

ID#: 151012-010410-0008463

Address Verification Service (AVS) Standards - U.S. Region

A U.S. Issuer must **not** exceed the Address Verification Service partial-match response rate of 13%. The Address Verification Service partial-match response rate is the number of partial-match responses (i.e., responses other than "Y," "N," or "U") as a percentage of all responses.

ID#: 111011-010410-0004682

Address Verification Service (AVS) at Automated Fuel Dispensers - U.S. Region

An Automated Fuel Dispenser Merchant in the U.S. Region may request a Cardholder's ZIP code and perform an Address Verification Service inquiry for its Automated Fuel Dispenser Transactions.

ID#: 010410-010410-0004702

Card Recovery Bulletin (CRB)

Card Recovery Bulletin and Regional Card Recovery File

Visa publishes both the Card Recovery Bulletin (CRB) and an electronic Regional Card Recovery File that list the Account Numbers and BINs of Visa Cards for pick-up outside of the U.S. Region.

ID#: 010410-010410-0003963

A3151

Visa International Operating Regulations

Card Recovery Bulletin Service Participation Requirements

A Member that participates in the Card Recovery Bulletin Service must comply with the *Card Recovery Bulletin Service (CRB) User's Guide*. These requirements include, but are not limited to:

- Instructing Merchants on the correct use of the Card Recovery Bulletin
- Handling Merchant calls when a Cardholder presents a Listed Card
- Handling a compromised Deposit-Only Account Number
- Advising an Issuer when a Listed Card is picked up
- Ensuring that the appropriate reward is paid to a Merchant for recovering a Listed Card

ID#: 050411-010410-0003980

Card Recovery Bulletin Listing Procedures

Members must comply with the procedures specified in the *Card Recovery Bulletin Service (CRB) User's Guide* when listing Account Numbers or using the bulletin to identify Account Numbers with a "Pick Up Card" status.

ID#: 050411-010410-0001831

Card Recovery Bulletin Service Availability

The Card Recovery Bulletin (CRB) Service is available in each of the Card Recovery Bulletin Regions, as specified in the table below, the *Card Recovery Bulletin Service (CRB) User's Guide*, and the *Visa Interchange Directory*. For possible chargeback protection, see Chargeback reason code 70, "Card Recovery Bulletin or Exception File."

Card Recovery Bulletin Regions

Visa Regions	Areas Included
A	Asia Pacific
B	Central and Eastern Europe, Middle East, and Africa
C	Canada
E	Visa Europe
F	Latin America and Caribbean
0	Not included in Card Recovery Bulletin

ID#: 050411-010210-0001832

A3152

Visa International Operating Regulations

Card Recovery Bulletin Distribution (Updated)

The following rules apply to requests for distribution of the Card Recovery Bulletin:

- An Acquirer must submit Merchant names and addresses to Visa at least 30 calendar days before the intended receipt of the Card Recovery Bulletin
- The request must comply with the *Card Recovery Bulletin Service (CRB) User's Guide* and the applicable VisaNet Manuals
- The request is valid only if Visa distributes a printed bulletin in the country where the Merchant Outlet is located
- Distribution fees for each Card Recovery Bulletin sent to Merchants are specified in the appropriate Regional Operating Regulations

ID#: 151012-010410-0003983

Card Recovery Bulletin Effective Dates

The Card Recovery Bulletin becomes effective on Saturday of the publication week and remains valid until the next edition's effective date. Visa may adjust the effective dates.

ID#: 010410-010410-0003966

Card Recovery Bulletin Conversion to Tape or Paper

A Member that converts the Regional Card Recovery File to magnetic tape or paper must receive prior written consent from Visa. Visa waives this requirement if the Member reproduces all "proprietary and confidential" and Copyright notices in the magnetic tape or paper copy.

ID#: 010410-010410-0003964

Merchant Use of Paper Version of Regional Card Recovery File

If a Merchant or an Acquirer converts the Regional Card Recovery File to paper, it may use an Account Number only to verify Visa Cards for Transactions that do not require Authorization.

ID#: 010410-010410-0003965

Pickup, Decline, or Referral Response Fees (Updated)

A non-US Issuer pays a fee to the U.S. Region for each Pickup, Decline, or Referral Response issued at a Merchant Outlet located in the U.S. Region, as specified in the applicable Fee Guide.

ID#: 151012-010410-0003967

A3153

Visa International Operating Regulations

Card Recovery Bulletin Chargeback Rights

An Acquirer may be subject to a Chargeback for below-Floor Limit Transactions if the Account Number appears on the Card Recovery Bulletin (CRB). Chargeback rights begin on the effective date of the CRB in which the Account Number is listed.

ID#: 010410-010410-0003981

Exception File

Exception File Updates

An Issuer must add an Account Number to the Exception File if:

- A Visa Card or Visa Electron Card was reported lost, stolen, or counterfeit and must be recovered
- A Deposit-Only Account Number is reported compromised
- Authorization must always be denied to the Account Number
- Authorization must always be granted to the Account Number
- Issuer-defined Authorization limits apply to the Account Number
- The Acquirer must contact the Issuer to obtain Authorization for the Account Number

ID#: 010410-010410-0003235

Exception File Update Information (Updated)

An Issuer must update the Exception File with the following information to ensure the accuracy of the Exception File records:

- Account Number
- Authorization Response
- Purge date of the record
- Card Recovery Bulletin Region where the Visa Account Number should be published, if applicable

ID#: 151012-010210-0001848

Exception File - Processor Participation

An Authorizing Processor that wants to participate in the Exception File service must notify Visa in writing at least 90 calendar days before implementation.

ID#: 010410-010410-0003968

A3154

Visa International Operating Regulations

National Card Recovery File - U.S. Region**National Card Recovery File Card Verification Requirements - U.S. Region (Updated)**

U.S. Members, non-Member Authorizing Processors, and their Merchants must use the National Card Recovery File only as specified in the *Card Recovery Bulletin Service (CBR) User's Guide*.

ID#: 151012-010410-0003851

National Card Recovery File Agreement - U.S. Region

In the U.S. Region, before distribution of the National Card Recovery File to non-Member Authorizing Processors and their Merchants, a Member must obtain a written agreement to ensure that the entity:

- Is advised of the confidential and proprietary nature of the National Card Recovery File
- Uses the file as specified in "National Card Recovery File Card Verification Requirements - U.S. Region"

ID#: 010410-010410-0003852

Account Number Verification Service**Account Number Verification - Issuer Responsibilities (Updated)**

If Account Number Verification is requested, the Issuer must respond by validating the information requested, as specified in the applicable VisaNet Manuals.

If Account Number Verification is requested in conjunction with a request for address verification, the Issuer may verify the Account Number using its internal exception file.

A positive Account Number Verification response "85" indicates that the Account Number is open and in good standing, and there is no negative information on the Account Number in either the:

- BASE I Exception File
- Issuer's exception file

A Decline Response "05" is issued when the expiration date field either:

- Contains an expired date
- Is blank

The Transaction amount is not checked or approved and the Activity File is not updated.

A3155

Visa International Operating Regulations

An Account Number Verification request generates an Advice File record.

ID#: 151012-010410-0025600

Account Number Verification and Authorization Response

Account Number Verification is not a substitute for Authorization. An Authorization Response supersedes an Account Number Verification response for the same Transaction.

ID#: 111011-010410-0025599

Account Number Verification Service Description - U.S. Region

The Account Number Verification Service is an optional service that allows a U.S. Member or its Authorizing Processor to determine if there is negative information on an Account Number before submitting an Authorization Request and completing a Visa Transaction. This service is **not** a substitute for Authorization. An Authorization Response supersedes an Account Number Verification response for the same Transaction.

ID#: 111011-010410-0007210

Merchant Use of Account Number Verification Service - U.S. Region (Updated)

A U.S. Merchant may use Account Number Verification to request verification of a Card Account Number, an address, or Card Verification Value 2, as specified in the applicable VisaNet Manuals.

ID#: 151012-010410-0007199

Account Number Verification Service - Acquirer Requirements - U.S. Region (Updated)

In the U.S. Region, the format of an Account Number Verification request must comply with "Required Data for Authorization Requests and Responses" (Exhibit OO) and the applicable VisaNet Manuals, except for the unique POS Condition Code 51 that identifies the request.

ID#: 151012-010410-0007211

Account Number Verification Service - Issuer Requirements - U.S. Region (Updated)

If Account Number Verification is requested, a U.S. Issuer must respond by validating the information requested, as specified in the applicable VisaNet Manuals.

ID#: 151012-010410-0007212

A3156

Visa International Operating Regulations

Account Number Verification Service and Address Verification Service Request - U.S. Region

If Account Number Verification is requested in conjunction with a request for address verification, the U.S. Issuer may verify the Account Number using its internal exception file.

ID#: 010410-010410-0007213

Verified by Visa

Verified by Visa Participation Requirements

Verified by Visa Participation Requirements (Updated)

Effective 15 March 2012, a Member that participates in Verified by Visa must:

- Complete the Verified by Visa enrollment process
- Obtain permission from its Principal-Type Member (if the Member is a Sponsored Member)
- As applicable, implement product security measures in accordance with Certification Authority, Verified by Visa, and 3-D Secure Specification requirements
- Ensure that its Verified by Visa components have successfully met the requirements of the Visa 3-D Secure Vendor Compliance Testing Program
- If using the Verified by Visa Mark, comply with the *Visa Product Brand Standards*
- Comply with the applicable Verified by Visa Implementation Guide

An Issuer, Acquirer, or Merchant that conducts Verified by Visa Transactions must comply with the 3-D Secure Specification.

ID#: 151012-150312-0026275

Verified by Visa Issuer Participation Requirements

Effective through 14 March 2012, an Issuer that participates in Visa Secure Electronic Commerce and supports an Authentication Method for Electronic Commerce Transactions must:

- Use an Authentication Mechanism
- Comply with Visa-established policies, procedures, operating guidelines, and standards specified in the *Verified by Visa Issuer Implementation Guide*

ID#: 160312-010410-0004042

A3157

Visa International Operating Regulations

Issuer Use of the Verified by Visa Mark

Effective through 14 March 2012, an Issuer that uses the Verified by Visa Mark must ensure that:

- Its 3-D Secure components have successfully met the requirements of the Visa 3-D Secure Vendor Compliance Testing Program
- Its purchase authentication page complies with the layout requirements for data elements and the Verified by Visa Mark outlined in the *Visa Product Brand Standards*

ID#: 160312-010410-0004047

Verified by Visa Cardholder Enrollment (Updated)

Effective through 14 March 2012, during Cardholder enrollment in the Verified by Visa program, an Issuer that participates in 3-D Secure must use a combination of on-Card and off-Card data and comply with the *Verified by Visa Issuer Implementation Guide*.

Effective 15 March 2012, during Cardholder enrollment in the Verified by Visa program, an Issuer that participates in Verified by Visa must use a combination of on-Card and off-Card data and comply with the applicable Verified by Visa Implementation Guide.

ID#: 151012-010410-0004045

Verified by Visa Issuer Authentication Standards

Effective through 14 March 2012, an Issuer must comply with the Issuer Authentication standards, as specified in the *Verified by Visa Issuer Implementation Guide*.

ID#: 160312-010410-0004046

Verified by Visa Digital Certificate Prohibitions

A Member must **not** use a Digital Certificate issued by or associated with Visa as an Authentication Mechanism for a non-Visa product or service unless previously approved by Visa.

ID#: 010410-010410-0008468

Verified by Visa Chip Card Security Requirements

Chip Card programs using Private Keys stored on Internet-connected servers must meet Visa risk management and security standards.

ID#: 010410-010410-0004620

A3158

Visa International Operating Regulations

Verified by Visa in Australia - AP Region (Updated)

Effective 1 April 2011, in Australia, all newly issued Visa credit and debit Cards must be enrolled in Verified by Visa.

Effective 1 April 2012, in Australia, all Visa credit and debit Cards must be enrolled in Verified by Visa.

Effective 1 January 2013, in Australia, all newly issued Reloadable Cards must be enrolled in Verified by Visa.

Effective 1 January 2015, in Australia, all Reloadable Cards must be enrolled in Verified by Visa.

Non-Reloadable Cards and Virtual Accounts associated with Visa Commercial Cards are excluded from this requirement.

ID#: 151012-060111-0026148

Verified by Visa Issuer Requirements in India – AP Region

Effective 31 December 2011, an Issuer in India that processes Electronic Commerce Transactions must ensure that its Visa credit, debit, and Reloadable Cards are enrolled in Verified by Visa.

An Issuer must only authorize a domestic Electronic Commerce Transaction with an ECI value 5, "Secure Electronic Commerce Transaction."

Issuers must ensure that appropriate communication to Cardholders takes place in advance of the above mandate coming into effect.

ID#: 151011-311211-0026539

Verified by Visa in New Zealand - AP Region (Updated)

Effective 1 April 2010, in New Zealand, all newly-issued Visa credit and debit Cards must be enrolled in Verified by Visa.

Effective 1 April 2012, in New Zealand, all Visa credit and debit Cards must be enrolled in Verified by Visa.

Effective 1 January 2013, in New Zealand, all newly issued Reloadable Cards must be enrolled in Verified by Visa.

Effective 1 January 2015, in New Zealand, all Reloadable Cards must be enrolled in Verified by Visa.

A3159

Visa International Operating Regulations

Non-Reloadable Cards and Virtual Accounts associated with Visa Commercial Cards are excluded from this requirement.

ID#: 151012-060211-0026182

Verified by Visa Activate Later Feature Participation Requirements - Canada Region

A Canada Issuer participating in Verified by Visa must offer the Activate Later Feature to its Cardholders, provided the Cardholder:

- **Effective through 14 March 2012**, is not already enrolled in 3-D Secure
- **Effective 15 March 2012**, is not already enrolled in Verified by Visa
- Is not a Visa Commercial Cardholder
- Is involved in an Electronic Commerce Transaction at an Activate Later Merchant
- Has not been offered the Activate Later Feature more than a total of 3 times

A Canada Cardholder that has used the Activate Later Feature for a total of 3 times may be required by the Issuer to enroll in Verified by Visa during the Cardholder's next Electronic Commerce Transaction.

ID#: 230312-010410-0004648

Verified by Visa Activate Later Feature Enrollment - Canada Region

Effective through 14 March 2012, a Canada Cardholder that has used the Activate Later Feature for a total of 3 times may be required by the Issuer to enroll in 3-D Secure during the Cardholder's next Electronic Commerce Transaction.

ID#: 160312-010410-0004649

Verified by Visa Nigerian Issuer Participation - CEMEA Region

In the CEMEA Region, a Nigerian Issuer must participate in Verified by Visa if it offers Electronic Commerce functionality to its Cardholders.

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ID#: 111011-140110-0004447

Visa Secure Electronic Commerce Participation Requirements - U.S. Region

Effective through 14 March 2012, a U.S. Member participating in Visa Secure Electronic Commerce must:

- Complete the Visa Secure Electronic Commerce enrollment process

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Visa International Operating Regulations

- Obtain permission from its Principal-Type Member (if the Member is a Sponsored Member)
- As applicable, implement product security measures in accordance with Certification Authority and Payment Gateway, or 3-D Secure Specification standard requirements

ID#: 160312-010410-0008453

3-D Secure Issuer Participation Requirements - U.S. Region

Effective through 14 March 2012, a U.S. Issuer that participates in 3-D Secure must comply with the *Visa International Operating Regulations* and the *Verified by Visa Issuer Implementation Guide - U.S. Region*.

ID#: 160312-010410-0003930

Visa Secure Electronic Commerce Participation Options - U.S. Region

Effective through 14 March 2012, a U.S. Member participating in Visa Secure Electronic Commerce may:

- Use the Visa 3-D Secure Services
- Obtain software from a Visa-approved vendor
- Contract with a Visa-approved third party
- Develop its own service

ID#: 160312-010410-0008464

Verified by Visa Non-Compliance Penalties

Verified by Visa Global Performance Enhancement Program (Updated)

An Issuer or an Acquirer or its Merchant that conducts Verified by Visa Transactions must comply with the requirements of the Verified by Visa Global Performance Enhancement Program, as specified in the applicable Verified by Visa Implementation Guide.

If Visa determines that an Issuer or an Acquirer or its Merchant has failed to meet the requirements of the Verified by Visa Global Performance Enhancement Program, the Member is subject to the fines and penalties in the "General Schedule of Fines" table.

ID#: 151012-010410-0001219

A3161

Visa International Operating Regulations

Cardholder Authentication**Verified by Visa CAVV Requirements**

An Issuer must include a Cardholder Authentication Verification Value (CAVV) in the following responses to an Authentication Request:

- Authentication Confirmation
- Attempt Response

The Issuer must:

- Retain a log of all Authentication Requests and Authentication Records
- Provide the log to Visa at Arbitration or Compliance
- **Effective 15 March 2012**, submit a copy of all Verified by Visa Authentication Records to the Authentication History Server maintained by Visa. Authentication Records include:
 - Attempt Responses
 - Authentication Confirmations
 - Authentication Denials
 - Unable to Authenticate Responses

Effective 15 March 2012, a U.S. Issuer must provide Visa with its CAVV keys for Stand-In-Processing.

Effective through 14 March 2012, the CAVV must be validated during Authorization, or the CAVV is assumed to be valid.

Effective 15 March 2012, the Issuer is responsible for verifying the CAVV. If the CAVV is not verified during Authorization by the Issuer or by Visa, the CAVV is assumed to be valid.

ID#: 160312-010410-0008807

Unable-to-Authenticate Response for Visa Commercial Cards (New)

Effective 15 April 2013, an Issuer must not respond to an Authentication Request with an Unable to Authenticate Response if a Transaction is attempted with a Visa Commercial Card.

This requirement does not extend to Transactions attempted with a Visa Commercial Card issued in the U.S. Region or when a Visa Commercial Card is used at a Merchant Outlet located in the U.S. Region.

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Visa International Operating Regulations

All other conditions specified in " Verified by Visa Unable-to-Authenticate Response Conditions" remain.

ID#: 151012-150413-0027062

Verified by Visa in China – AP Region (Updated)

Effective through 14 March 2012, all Verified by Visa programs in China must provide Dynamic Authentication to Cardholders.

Effective 15 March 2012, an Issuer must ensure that its Verified by Visa program in China provides Dynamic Authentication to Cardholders.

An Issuer that fails to comply with the Dynamic Authentication requirements in China will be subject to a fine of US \$5,000 for each month of non-compliance.

ID#: 151012-010610-0025711

Visa-Provided Attempt Response - U.S. Region (Updated)

Effective through 14 March 2012, if a U.S. Issuer does not implement the 3-D Secure Specification, Visa will provide an Attempt Response that contains a Cardholder Authentication Verification Value (CAVV) on behalf of the Issuer in response to an Authentication Request from a 3-D Secure Merchant.

Effective through 14 March 2012, Visa assesses a fee to an Issuer for providing a CAVV on its behalf. Fee information is available from Visa upon request.

Effective 15 March 2012, if a U.S. Issuer does not support Verified by Visa, Visa will respond to an Authentication Request, on behalf of the Issuer, with an Attempt Response that contains a Cardholder Authentication Verification Value (CAVV).

Effective 15 March 2012, Visa assesses a fee to a U.S. Issuer for providing a CAVV on its behalf, as specified in the applicable Fee Guide.

ID#: 151012-010410-0003929

Visa Secure Electronic Commerce Cardholder Authentication - U.S. Region

Effective through 14 March 2012, a participating U.S. Issuer must provide Cardholder authentication that functions across multiple Cardholder Access Devices.

ID#: 160312-010410-0003932

3-D Secure Cardholder Authentication Verification Requirements - U.S. Region

Effective through 14 March 2012, a U.S. Issuer must:

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Visa International Operating Regulations

- Provide a unique authentication response to each Authentication Request received from a participating 3-D Secure Merchant
- Include a Cardholder Authentication Verification Value (CAVV) in the following responses to an Authentication Request:
 - Authentication Confirmation
 - Attempt Response

Effective through 14 March 2012, for an Attempt Response, Visa may provide a CAVV on behalf of an Issuer, and subsequently validate the CAVV at Authorization. See the *Verified by Visa Issuer Implementation Guide - U.S. Region* for more information.

- Provide Visa with its CAVV keys for Stand-In-Processing
- Validate the CAVV during Authorization

ID#: 160312-010410-0003933

Authorization Response for Electronic Commerce Transactions - U.S. Region

Effective through 14 March 2012, a U.S. Acquirer must **not** submit an Authorization Request for an Electronic Commerce Transaction that failed a 3-D Secure Authentication Request.

ID#: 160312-010410-0005569

Visa Secure Electronic Commerce Authentication Records - U.S. Region

Effective through 14 March 2012, a U.S. Issuer participating in Visa Secure Electronic Commerce must:

- Retain a log of all Authentication Requests and Authentication Records
- Upon request, provide the log to Visa for Arbitration or Compliance case processing
- Submit a copy of all 3-D Secure Authentication Records to the Authentication History Server maintained by Visa. Authentication Records include:
 - Attempt Responses
 - Authentication Confirmations
 - Authentication Denials
 - Unable to Authenticate Responses

ID#: 160312-010410-0003934

Verified by Visa Authentication Approval Rate - U.S. Region (Updated)

Effective through 14 March 2012, a participating U.S. Issuer participating in Visa Secure Electronic Commerce must maintain a monthly 3-D Secure authentication approval rate of 95%, as specified in the *3-D Secure Issuer Implementation Guide*.

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Visa International Operating Regulations

Effective through 14 March 2012, this performance requirement does not apply to Transactions involving an attempted 3-D Secure authentication, where either the Cardholder or Issuer was not a 3-D Secure participant.

Effective 15 March 2012, a U.S. Issuer participating in Verified by Visa must maintain a monthly Verified by Visa authentication approval rate of 95%, as specified in the applicable Verified by Visa Implementation Guide. This performance requirement does not apply to Transactions involving an attempted authentication in which either the Cardholder or Issuer was not a Verified by Visa participant.

ID#: 151012-010410-0008455

Verified by Visa Unable-to-Authenticate Response Conditions (Updated)

An Issuer may respond to an Authentication Request with an Unable-to-Authenticate Response only under one or more of the following conditions:

- The Issuer experiences technical problems that prevent a timely response
- Authentication data received from the Merchant does not comply with the 3-D Secure Specification
- **Effective through 14 March 2012**, the Transaction is received from a New Channel not supported by the Issuer
- **Effective through 14 April 2013**, the Transaction is attempted with a Visa Commercial Card^[57]
- **Effective 15 April 2013**, the Transaction is attempted with a Visa Commercial Card in the U.S. Region
- The Transaction is attempted with a Card where the Cardholder is anonymous, such as a Visa Gift Card
- **Effective 15 March 2012**, the Cardholder of a Canada Issuer elects to use the Activate Later Feature to postpone enrollment in Verified by Visa when presented with the opportunity during an Electronic Commerce Transaction (*This only applies in the Canada Region.*)

ID#: 151012-010410-0006914

Unable-to-Authenticate Response for Visa Commercial Cards - AP Region

Effective through 14 March 2012, for Intraregional and Domestic Transactions in the AP Region, if a Transaction is attempted with a Visa Commercial Card, an AP Issuer must **not** respond to an Authentication Request with an Unable-to-Authenticate Response.

ID#: 160312-010410-0004655

⁵⁷ **Effective 15 March 2012 through 14 April 2013**, this provision does not apply to an Intraregional or Domestic Transaction in the Asia-Pacific Region.

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Visa International Operating Regulations

Verified by Visa Unable-to-Authenticate Response - Canada Region

Effective through 14 March 2012, in addition to the conditions listed in the "Verified by Visa Unable-to-Authenticate Response Conditions," a Canada Issuer may provide an Unable-to-Authenticate Response when the Cardholder elects to use the Activate Later Feature to postpone enrollment in 3-D Secure when presented with the opportunity during an Electronic Commerce Transaction.

ID#: 160312-010410-0004650

VisaVue Online

VisaVue Online Requirements

VisaVue Online Member Requirements (Updated)

The use of VisaVue Online, where available, is optional and at the sole discretion of Visa. Visa may limit or impose conditions on its use and may discontinue the service at any time.

To use VisaVue Online, a Member must sign a VisaVue Member Participation Agreement.

Visa assesses fees for access to VisaVue Online, as specified in the applicable Fee Guide.

ID#: 151012-010100-0026471

Visa Online

Use of Visa Online

Use of Visa Online

Effective 5 May 2012, the use of Visa Online is at the discretion of Visa, which may limit use, impose conditions on its use, and discontinue the service at any time.

A Member, a VisaNet Processor, and any other authorized user that use Visa Online are subject to the Visa Online participation requirements, as outlined in the *Visa Online Terms and Conditions*. These requirements include user responsibility for compliance with procedures for limiting access within Member and VisaNet Processor or other authorized user environments.

A Member is responsible for a designated VisaNet Processor or other authorized user's use of the Visa Online materials, software, and information in accordance with the *Visa International Operating Regulations* and the *Visa Online Terms and Conditions*.

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Visa International Operating Regulations

Visa Online and the information obtained through the Website are the property of Visa and are for the sole use of Visa Members, VisaNet Processors, and other authorized users in support of Visa programs. A Member, VisaNet Processor or any other authorized user must not disclose any information from Visa Online unless it is permitted to in the *Visa International Operating Regulations* or otherwise authorized in writing by Visa.

ID#: 160312-050512-0026950

Visa Membership Management

Client Portfolio Management Self-Service Tools Requirements

Client Portfolio Management Self-Service Tools Information (Updated)

A Member, VisaNet Processor, or designated Agent must not disclose any information from the Client Portfolio Management Self-Service Tools, or any other information associated with the tools, to any other parties unless it is permitted in the *Visa International Operating Regulations* or otherwise authorized in writing by Visa. Information from and associated with the Client Portfolio Management Self-Service Tools is the property of Visa and is for the sole use of Visa Members and their registered third-party service providers in support of the Members' Visa programs.

ID#: 151012-010100-0026518

Use of Client Portfolio Management Self-Service Tools (Updated)

The Client Portfolio Management Self-Service Tools may be used by Members, VisaNet Processors, and designated Agents that have been granted permission to access the service on the Member's behalf. A Member is responsible for:

- Its use and its VisaNet Processor's or designated Agent's use in accordance with the *Visa International Operating Regulations*
- Monitoring its users' access to ensure that only authorized users are granted access to the service
- Ensuring that only authorized officers of the institution approve membership requests
- The accuracy of all information and any changes made to such information by the Member and its authorized users
- Ensuring that changes to the Member's information are accompanied by an Electronic Signature, as specified in "Use of Electronic Signature"

ID#: 151012-010100-0026519

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Visa International Operating Regulations

VisaNet Gateway Services - AP Region

VisaNet Gateway Services Requirements - AP Region

Use of VisaNet Gateway Services - AP Region

In the AP Region, Visa may:

- Audit the records and procedures relating to a Member's use of VisaNet for non-Visa Transactions through VisaNet Gateway Services
- Discontinue VisaNet services to a Member because either:
 - Its VisaNet system is adversely affected by non-compliance with VisaNet requirements
 - Other activities are deemed not in the best interests of the Visa system

ID#: 090411-010410-0004876

VisaNet Gateway Services Notification Requirements - AP Region

Before an AP Member may enter non-Visa Transactions into VisaNet through VisaNet Gateway Services, it must:

- Provide 90 calendar days written notice to Visa of its intention to perform Gateway Services
- Provide details of the types of non-Visa Transactions to be supported and the services it requires from Visa
- Submit to Visa written certification that the systems and procedures for processing non-Visa transactions comply with the AP Regional Operating Regulations and VisaNet system requirements

The Member may begin using VisaNet Gateway Services following receipt of written approval by Visa.

ID#: 010410-010410-0004877

Visa Transaction Alerts Service

Visa Transaction Alerts Service Requirements

Visa Transaction Alerts Service Participation Requirements (Updated)

Participation in the Visa Transaction Alerts Service, where available, is optional and at the discretion of Visa. A participating Issuer or Issuer's agent must:

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Visa International Operating Regulations

- Register with Visa by submitting a completed "Visa Transaction Alerts Service Participation Agreement"
- Provide Visa with Account Numbers that are eligible to enroll in the service
- Disclose to participating Cardholders which transactions will and will not trigger Cardholder notification
- Comply with:
 - *Visa Alerts Platform: Service Description for Issuers*
 - *Visa Alerts Platform: Visa Alerts Service - Technical Implementation Guide - Issuer*
 - *Visa Alerts Platform: Web Services Specifications*
 - *Visa Alerts Platform: White Label Website Issuer Specifications*

ID#: 151012-130510-0025735

Visa Chip Services

Visa Chip Services Requirements

Visa Chip Services Issuer Participation - U.S. Region

Effective 12 January 2012, in the U.S. Region, the use of Visa Chip Services is optional and at the sole discretion of Visa. Visa may limit or impose conditions on its use and may discontinue the services at any time.

To participate in Visa Chip Services, a Member must submit to Visa a completed enrollment form and pay all applicable fees.

ID#: 160312-120112-0026806

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Chapter 6: Payment Acceptance

Core Principle 6.1

Display of Marks

Accepting Visa Products for Payment

Visa merchants displaying Visa acceptance marks at payment locations agree to accept corresponding Visa-branded products for payment. If the customer indicates that he or she wants to pay with a Visa product, a merchant must complete and process the Visa transaction as defined in the Visa Operating Regulations.

ID#: 160210-150210-0007777

Core Principle 6.2

Honor All Cards Properly Presented

Honoring All Visa Cards

Visa merchants may not refuse to accept a Visa product that is properly presented for payment, for example, on the basis that the card is foreign-issued^[58], or co-branded with the Merchant's competitor's mark. Merchants may attempt to steer customers who initially present a Visa card to an alternative method of payment, such as by providing discounts for cash, but may not do so in a confusing manner that denies consumer choice. Merchants may also consider whether present circumstances create undue risk, for example if the sale involves high-value electronics, but the card signature panel is not signed, and the cardholder does not have any other identification.

ID#: 111011-150210-0007778

⁵⁸ In the US, Canada, and Australia, merchants may decline to accept certain categories of Visa products for domestically issued cards.

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Visa International Operating Regulations

Core Principle 6.3

No Surcharging Unless Required by Law

Charging for the Advertised Price

Visa merchants agree to accept Visa cards for payment of goods or services without charging any amount over the advertised or normal price as a condition of Visa card acceptance, unless local law requires that merchants be permitted to engage in such practice.

ID#: 111011-150210-0007781

Core Principle 6.4

Merchant Qualification Standards

Participating in the Visa System

Participants in the Visa system agree to follow the standards established by Visa for technologies that are used at the point of transaction to ensure systems work together to provide seamless transaction and data processing. For example, magnetic-stripe and chip reading terminals must follow compatible standards and specifications to guarantee global interoperability and payment acceptance.

ID#: 160210-150210-0007782

Merchant Agreement

General Merchant Requirements

Merchant Qualification Standards

Before entering into a Merchant Agreement, an Acquirer must determine that the prospective Merchant is financially responsible and ensure that the Merchant will comply with the substance of the *Visa International Operating Regulations* as well as applicable law.

The Acquirer must also determine that there is no significant derogatory background information about any of the Merchant's principals. The Acquirer may obtain this information through:

- Credit reports

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Visa International Operating Regulations

- Personal and business financial statements
- Income tax returns
- Other information lawfully available to the Acquirer

ID#: 010410-010410-0008478

Inspection

An Acquirer must conduct a physical inspection of the business premises of a prospective Merchant. For Mail/Phone Order and Electronic Commerce Merchants, the Acquirer must also obtain a detailed business description.

ID#: 010410-010410-0005251

Merchant Agreement Requirements

An Acquirer must:

- Have a Merchant Agreement with each of its Merchants
- Include language in the Merchant Agreement that obligates its Merchant to:
 - Perform its obligations under the Merchant Agreement in compliance with applicable laws
 - Comply with the *Visa International Operating Regulations* regarding use of the Visa-Owned Marks
- Ensure that its Merchant complies with the *Visa International Operating Regulations* regarding payment acceptance
- Ensure that required acceptance provisions are included in its Merchant Agreement or as a separate addendum
- Only accept Transaction Receipts from a Merchant with which it has a valid Merchant Agreement

Refer to the *Visa International Operating Regulations* for further information regarding Member compliance with applicable laws, requirements for certain Merchant segments, and Visa rights to monitor, audit, inspect, and investigate Members.

ID#: 081010-010410-0003356

Visa Card and Visa Electron Card Merchant Agreement

A Merchant must have a Merchant Agreement with its Acquirer to accept Visa Cards or Visa Electron Cards. The same contract may cover Visa Cards and Visa Electron Cards.

ID#: 111011-010410-0005107

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Visa International Operating Regulations

Right to Terminate

The right of Visa to limit or terminate a Member's agreement with a Merchant must be specified in each Merchant, Sponsored Merchant, and agent agreement.

ID#: 010410-010410-0008473

Merchant Records

An Acquirer must keep a complete, well-documented file containing Merchant records, including any information connected to an investigation, for a minimum of 2 years following Merchant Agreement termination.

In the U.S. Region, an Acquirer of a Merchant undergoing a forensic investigation must also notify Visa when it receives notice, or otherwise becomes aware, that the Merchant has terminated its Merchant Agreement. (*This only applies in the U.S. Region.*)

ID#: 010410-010410-0008474

Acquirer Requirements – Discount at the Point of Sale – AP Region and LAC Region (Updated)

In the AP Region and the LAC Region, the provisions in “Acquirer Requirements - Discount at the Point of Sale - U.S. Region” apply to Merchants located in a U.S. Territory.

ID#: 151012-200711-0026495

Rights in Merchant Information

An Acquirer is responsible for ensuring that it has all necessary and appropriate rights under applicable law, privacy policies, or agreements to provide Merchant information to Visa.

ID#: 151011-300611-0026459

Merchant Deposits - Canada Region

A Canada Member that accepts a Deposit from a Merchant with which it does **not** have a signed Merchant Agreement is liable for the Deposit in the same manner as if it had a valid Merchant Agreement with that Merchant.

ID#: 010410-010410-0005349

A3174

Visa International Operating Regulations

Visa Debit Acceptor Agreement Requirements - Canada Region (Updated)

Effective through 13 June 2012, in the Canada Region, for each new Merchant, the Merchant Agreement must clearly:

- Specify if the Merchant has elected to be a Visa Debit Acceptor
- Distinguish all Card acceptance-related fees, such as discount rates or other pricing terms, associated with Visa Debit

An existing Merchant Agreement must be revised to include the Merchant's option to be a Visa Debit Acceptor and distinguish all Card acceptance-related fees, as specified above, when:

- The existing Merchant Agreement is renewed
- The Merchant indicates to its Acquirer that it wants to accept Visa Debit Cards

Effective 14 June 2012, in the Canada Region, for each new Merchant, the Merchant Agreement must clearly:

- Specify if the Merchant has elected to be a Visa Debit Acceptor
- Distinguish all Card acceptance-related fees, such as discount rates or other pricing terms, associated with Visa Debit Category acceptance

An existing Merchant Agreement must be revised to include the Merchant's option to be a Visa Debit Acceptor and distinguish all Card acceptance-related fees, as specified above, when:

- The existing Merchant Agreement is renewed
- The Merchant indicates to its Acquirer that it wants to accept Visa Debit Category Cards

ID#: 151012-140612-0008375

Reporting of Non-Visa Debit Acceptor Merchants - Canada Region

A Canada Acquirer must report to Visa in writing the name and location of each Merchant that has elected to **not** be a Visa Debit Acceptor.

ID#: 050411-200209-0008377

Illegal Transactions

A Merchant Agreement must specify that a Merchant must **not** knowingly submit, and an Acquirer must **not** knowingly accept from a Merchant for submission into the Visa payment system, any Transaction that is illegal or that the Merchant should have known was illegal.

ID#: 010410-010410-0001303

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Visa International Operating Regulations

Merchant Agreement Provisions - U.S. Region 5.2.O.1.a, 5.2.O.1.d

A U.S. Acquirer must incorporate the following requirements into all Merchant Agreements:

- A Merchant must **not** deposit a Transaction Receipt that it knows or should have known to be either fraudulent or not authorized by the Cardholder
- The Merchant is responsible for its employees' actions

A Merchant Agreement must also include:

- Transaction Deposit restrictions
- Transaction processing prohibitions
- Prohibition against a Merchant depositing a Transaction Receipt that does not result from an act between the Cardholder and the Merchant or the Cardholder and its Sponsored Merchant (laundering)
- Requirements specified in "Merchant Agreement Requirements - U.S. Region"
- Disclosure of account or Visa Transaction Information prohibitions
- A requirement that the Merchant and its Agents comply with the provisions of the Cardholder Information Security Program
- Merchant responsibility for demonstrating compliance by its Agents with the requirements of the Cardholder Information Security Program
- A requirement that the Merchant, if undergoing a forensic investigation at the time the Merchant Agreement is signed, fully cooperate with the investigation until completed

ID#: 160312-010410-0008507

Acquirer Requirements - Discount at the Point of Sale - U.S. Region (Updated)

A U.S. Acquirer must not adopt, maintain or enforce any rule (including any bylaw, policy, standard, guideline, or practice), or enter into or enforce any agreement that directly or indirectly prohibits, prevents, or restrains its U.S. Merchants from requesting or encouraging a Cardholder to use a means of payment other than a Visa Card or a Visa Card of a different product type (e.g., Visa Classic Card, Visa Traditional Rewards Card, Visa Signature Card) than the Visa Card the consumer initially presents. The methods by which a Merchant may request or encourage a Cardholder to use a means of payment other than a Visa Card or a Visa Card of a different product type include but are not limited to the methods specified in "Discount Offer - U.S. Region."

A U.S. Acquirer may enforce agreements or enter into agreements with its U.S. Merchants where the Merchant selects Visa Cards as the only general purpose payment cards the Merchant will accept.

ID#: 151012-200711-0026490

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Visa International Operating Regulations

Acquirer Requirement to Query the Terminated Merchant File and Inspect Merchant Premises - U.S. Region

A U.S. Acquirer must:

- Query the Terminated Merchant File to determine if the prospective Merchant has been terminated for cause
- Whenever feasible, conduct a physical inspection of the business premises of a prospective Merchant
- For Mail/Phone Order Merchants, obtain a detailed business description

ID#: 010410-010410-0003474

Merchant Agreement Specifications and Options - U.S. Region

In the U.S. Region, for each new Merchant, a Merchant Agreement must clearly:

- Specify the Limited Acceptance options and the Merchant's election, if any, of one of those options
- Distinguish all Card acceptance-related fees, such as discount rates or other pricing methodology, associated with each Limited Acceptance category

An existing Merchant Agreement must be revised to include the Limited Acceptance options and distinguish all Card acceptance-related fees when either:

- The existing Merchant Agreement is renewed
- The Merchant indicates to its Acquirer that it wants Limited Acceptance

ID#: 031209-150210-0008510

Specification of Merchant Fees - U.S. Region

In the Merchant Agreement, a U.S. Acquirer must clearly distinguish fees associated with Visa Transactions from fees associated with other card transactions.

ID#: 010410-010410-0003361

Terminal Processing by Competitors - U.S. Region

A U.S. Acquirer must **not** prohibit a Merchant from using terminal processing services offered by competitors for the direct delivery of Visa Transactions captured at the Point-of-Transaction to VisaNet for Clearing and Settlement.

ID#: 010410-010410-0003362

A3177

Visa International Operating Regulations

Merchant Agreement Form - U.S. Region

In the U.S. Region, most of the form, content, and appearance of a Merchant Agreement is at the discretion of the Acquirer. However, each Merchant Agreement must contain at least the requirements for Merchant Card acceptance specified in the *Visa International Operating Regulations* to the extent permitted under applicable law. An Acquirer may include other provisions in its Merchant Agreement if they are consistent with the *Visa International Operating Regulations*.

Each Merchant Agreement must:

- State the terms required to satisfy payment directly to the Merchant, including, but not limited to, the name of the financial institution to which the Acquirer, its Agent, or Sponsored Member must deposit funds for payment of Visa Transactions
- Clearly state the Acquirer's name and location in letter size consistent with the rest of the Merchant Agreement printing, and in a manner that makes the Acquirer's name readily discernible to the Merchant
- Be signed by the Acquirer
- Remain on file at the Acquirer's place of business

ID#: 010410-010410-0008512

Provisions for VisaNet Copy Request and Fulfillment Service Installation - U.S. Region

If VisaNet Copy Request and Fulfillment Service equipment is installed at a U.S. Merchant Outlet, the Merchant Agreement must include provisions equivalent to those specified in the *Visa International Operating Regulations* for the use, support, and modification of the equipment.

ID#: 010410-010410-0005078

Third Party Designation - U.S. Region

In the U.S. Region, a Merchant Agreement must permit a Merchant to designate a third party that does not have a direct agreement with its Acquirer as its agent for the direct delivery of data-captured Visa Transactions to VisaNet for Clearing and Settlement. The Merchant must:

- Advise the Acquirer that it will use a third-party processor
- Agree that the Acquirer must reimburse the Merchant only for the amount of Visa Transactions delivered by that agent to VisaNet, less the appropriate discount fee
- Assume responsibility for any failure by its agent to comply with the *Visa International Operating Regulations*, including, but not limited to, any violation resulting in a Chargeback

ID#: 010410-010410-0003367

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Visa International Operating Regulations

Connecting Directly to Issuer - U.S. Region

In the U.S. Region, a national Merchant may authorize and transmit Interchange directly to an Issuer through VisaNet if the Merchant has:

- Completed a national account agreement
- Received the prior approval of the Board of Directors

Visa determines the Interchange Reimbursement Fee.

ID#: 010410-010410-0008475

Specification of Preauthorized Health Care Transaction Requirements - U.S. Region

In the U.S. Region, the requirements for Preauthorized Health Care Transactions must be included in each Merchant Agreement with a Health Care Merchant.

ID#: 010410-010410-0006144

Additional Merchant Agreement Provisions for Healthcare Auto-Substantiation Merchants - U.S. Region (Updated)

A U.S. Acquirer participating in Healthcare Auto-Substantiation must ensure that:

- A Merchant that participates in Healthcare Auto-Substantiation Transactions complies with the provisions of the Visa Healthcare Auto-Substantiation Transactions Documents
- The Merchant has obtained a license from and is certified by SIGIS the Special Interest Group for IIAS Standards to process Healthcare Auto-Substantiation Transactions
- The substance of the provisions are included in the Merchant Agreement or as a separate addendum

ID#: 151012-010100-0025562

Required Merchant Information

Required Merchant Information (Updated)

An Acquirer, its Agent, or processor, in a region where collection of Merchant Data is required, must provide Visa, at minimum, the following information for each Merchant and/or Sponsored Merchant and/or Payment Service Provider, as applicable. The information must be accurate, current, and in the format specified by Visa.

- Merchant T/A (trading as) or DBA (doing business as) name

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Visa International Operating Regulations

- Merchant full legal name (if different from DBA name). For a sole proprietor, the information must include the sole proprietor's full first and last name, including the middle initial.
- Complete Merchant Outlet address (including street address, city, state/province and the postal code) ^[59]
- Merchant telephone number, where applicable
- Merchant business registration number or tax identification number
- Merchant principal/owner name
- National ID number (where available)
- Names and national ID numbers of key employees (where applicable)

ID#: 151012-300611-0026460

File Retention - Terminated Merchant Agreements - AP Region

In the AP Region, the file of terminated Merchants must include, at a minimum:

- Merchant Agreement and addenda
- Deposit history and monitoring reports
- Details on the number, total amount, and reasons for any Chargebacks received
- All Acquirer/Merchant correspondence
- All Merchant Fraud Performance Program reports relating to the Merchant
- Names and ID numbers of suspect employees
- Written notification of termination or intent to terminate
- Any other supporting documentation that itemizes the details leading to the decision to terminate the Merchant

ID#: 010410-010410-0007371

Required Merchant Information - U.S. Region (Updated)

In addition to the requirements specified in "Required Merchant Information," in the U.S. Region, an Acquirer, its Agent, or processor is required to provide Visa, at minimum, the following for each Merchant, Sponsored Merchant, and Payment Service Provider:

- U.S. Federal Taxpayer Identification Number, and identification of the number as either a U.S. Federal Employer Identification Number (FEIN) or Social Security Number (SSN)
- Incorporation status (e.g., corporation, partnership, sole proprietor, non-profit, or other)
- Indication if a Merchant is a small and/or disadvantaged business
- Merchant's MCC (Merchant Category Code) and, if applicable, any secondary MCCs
- Termination date and reason for termination if the Acquirer/Merchant relationship is terminated

59 This includes the 9-digit zip code in the U.S. Region.

A3180

Visa International Operating Regulations

Visa assesses Acquirers monthly fees, as specified in the *Visa U.S.A. Fee Guide*.

ID#: 151012-300410-0008513

Acquirer's Jurisdiction

Country of Domicile and Jurisdiction Requirements (Updated)

An Acquirer must only contract with a Merchant Outlet within the Acquirer's Country of Domicile, as specified in the *Visa International Certificate of Incorporation and Bylaws* or the applicable Certificate of Incorporation and Bylaws.

A Sponsored Merchant and its Payment Service Provider (PSP) must be located within the Acquirer's jurisdiction. The country of the Sponsored Merchant, not the country of the PSP, determines the Acquirer's jurisdiction.

An Acquirer must not contract with a Merchant Outlet that is outside its Country of Domicile unless the:

- Visa Region with jurisdiction over the Merchant Outlet has approved this arrangement, and the country or territory is either:
 - Not any other Principal's Country of Domicile
 - One where the Acquirer has a Branch
- Merchant is an International Airline and the Acquirer maintains the relationship as specified in the *Visa International Operating Regulations* regarding provisions of the International Airline Program
- Merchant Outlet is a military base, embassy, or consulate on foreign territory. Visa considers these Merchant Outlets to be within the Member's Country and Region of Domicile. The currency used to complete the Transaction must be disclosed on the Transaction Receipt.

A bilateral agreement exists between the Canada Region and the U.S. Region for Mail/Phone Order Merchants and Electronic Commerce Merchants.

A PSP must not contract with a Sponsored Merchant that is outside its jurisdiction unless the:

- Sponsored Merchant is an International Airline and the Acquirer and PSP maintain the relationship as specified in the *Visa International Operating Regulations* regarding provisions of the International Airline Program
- Sponsored Merchant is a military base, embassy, or consulate on foreign territory. Visa considers these Sponsored Merchants to be within the Acquirer's Country and Region of Domicile

ID#: 151012-010410-0008552

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Visa International Operating Regulations

Cross-Border Merchant Contracting - Canada Region

A Canada Acquirer may acquire the following Canadian dollar Transactions of Canada Cardholders from Merchant Outlets in the U.S. Region:

- Mail/Phone Order Transactions
- Electronic Commerce Transactions

A U.S. Acquirer may acquire the following U.S. dollar Transactions of U.S. Cardholders from Merchant Outlets in the Canada Region:

- Mail/Phone Order Transactions
- Electronic Commerce Transactions

ID#: 010410-010410-0008477

Chargeback Rights for Transactions before Merchant Termination - Canada Region

If a Canada Merchant is terminated by an Acquirer, that Acquirer is liable for Chargebacks for items that were transacted before the termination of the Merchant.

ID#: 010410-010410-0008528

Permitted Merchant Outlets - U.S. Region

A U.S. Acquirer may sign a Merchant Outlet if the Merchant Outlet is located in the Canada Region and the resulting Transactions are:

- Mail/Phone Order Transactions or Electronic Commerce Transactions initiated by U.S. Cardholders
- Advertised and processed in U.S. dollars

ID#: 010410-010410-0001298

Merchants Signed Outside of the United States - U.S. Region

A U.S. Acquirer that signs a Merchant Outlet outside the 50 United States and District of Columbia must, within 60 calendar days of signing that outlet, notify Visa of at least the following:

- Merchant name
- Merchant location
- Estimated annual sales volume

ID#: 010410-010410-0001299

Payment Service Providers and Sponsored Merchants

Payment Service Provider Agreement Requirements (Updated)

An Acquirer must include the following in its Payment Service Provider Agreement:

- A requirement that the Payment Service Provider (PSP) and its Sponsored Merchants comply with the *Visa International Operating Regulations*
- A requirement that the contract between a PSP and a Sponsored Merchant contains the Merchant Agreement, Card and payment acceptance, and all applicable Website requirements specified in the *Visa International Operating Regulations*
- The Acquirer's right to immediately terminate a Sponsored Merchant or the PSP for good cause or fraudulent or other activity, or upon Visa request
- Statements specifying that:
 - The PSP is liable for all acts, omissions, Cardholder disputes, and other Cardholder customer service-related issues caused by the PSP's Sponsored Merchants
 - The PSP is responsible and financially liable for each Transaction entered into Interchange on behalf of the Sponsored Merchant, or for any disputed Transaction, or credit
 - The PSP must not transfer or attempt to transfer its financial liability by asking or requiring Cardholders to waive their dispute rights
 - The PSP must not permit a Sponsored Merchant to transfer or attempt to transfer its financial liability by asking or requiring Cardholders to waive their dispute rights
 - The PSP must not deposit Transactions on behalf of another PSP
 - The PSP must not contract with a Sponsored Merchant whose contract was terminated at the direction of Visa or a government agency
 - The PSP must not deposit Transactions from Sponsored Merchants outside the Acquirer's jurisdiction
 - The PSP must provide the names of principals and their country of domicile for each of its Sponsored Merchants and Transaction reports to its Acquirer and to Visa upon request
 - The PSP must ensure that its Sponsored Merchants comply with the Payment Card Industry Data Security Standard (PCI DSS) and the Payment Application Data Security Standard (PA-DSS)

ID#: 151012-010410-0005270

Acquirer Eligibility - Payment Service Provider (Updated)

Before entering into a Merchant Agreement with any Payment Service Provider (PSP), an Acquirer must:

- Be in good standing in all Visa risk management programs

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Visa International Operating Regulations

- Be rated above-standard (a Visa Member risk rating of "A" or "B") and meet a minimum equity requirement^[60]

Before entering into or renewing a Merchant Agreement with any PSP whose annual Visa Transaction volume exceeds US \$50 million in an Acquirer's jurisdiction, the Acquirer must:

- Be in good standing in all Visa risk management programs
- As specified by Visa, either:
 - Be rated above-standard (a Visa Member risk rating of "A" or "B") and meet a minimum equity requirement^[61]
 - Enter into a direct Merchant Agreement with, and fund in a manner acceptable to Visa, each of the PSP's Sponsored Merchants, regardless of the Sponsored Merchant's annual Visa Transaction volume

ID#: 151012-010711-0026431

Direct Merchant Agreement Requirement for Sponsored Merchants (Updated)

An Acquirer must enter into a direct Merchant Agreement with a Sponsored Merchant that exceeds US \$100,000 in annual Visa Transaction volume. The Acquirer must, with respect to such Sponsored Merchant, comply with all obligations specified in the *Visa International Operating Regulations*.

ID#: 151012-010711-0026432

Internet Payment Service Providers - Merchant Agreement - Canada Region

Effective through 31 December 2011, a Canada Acquirer providing acquiring services to an Internet Payment Service Provider (IPSP) and its Sponsored Merchants must have a Merchant Agreement with the IPSP that identifies the IPSP and its Sponsored Merchants as Merchant parties to that agreement.

ID#: 111011-010410-0005385

International Airline Program

International Airline Merchant Agreement Specifications

An International Airline Merchant Agreement must contain, at a minimum, the elements specified in this section, in addition to the contract requirements specified for all Merchants in the *Visa International Operating Regulations*.

60 Visa may waive these requirements in exchange for assurance and evidence of the imposition of risk controls satisfactory to Visa. This may include, but is not limited to, the pledging of additional collateral.

61 Visa may waive these requirements in exchange for assurance and evidence of the imposition of risk controls satisfactory to Visa. This may include, but is not limited to, the pledging of additional collateral.

A3184

Visa International Operating Regulations

The agreement must specify the Acquirer's responsibilities to the Merchant for Chargeback resolution support. This support must include:

- Written information on Chargeback rights and procedures
- Chargeback processing, including a list of Chargeback reason codes, Merchant recourse options, and an Acquirer contact

The agreement must list the countries from which the Acquirer will accept Transactions, including the Authorization support procedures and processes for each country. It must also require that the Acquirer and the Merchant notify Visa if Authorization problems arise for any countries covered by the Merchant Agreement.

ID#: 010410-010410-0008575

Acquirer Due Diligence

Terminated Merchant Query - Payment Service Provider (Updated)

An Acquirer must:

- Ensure that a terminated Sponsored Merchant or terminated Payment Service Provider (PSP) is added to the Visa Merchant Trace System (as specified in "Required Use of Merchant Trace System - AP Region"), Terminated Merchant File, or, where available and permitted by local law, equivalent terminated Merchant database
- In the U.S. Region, ensure that a PSP with one or more Sponsored Merchants classified, or that should be classified, with Merchant Category Code 5967, "Direct Marketing - Inbound Teleservices Merchant," complies with the High-Risk Internet Payment Service Provider registration program and operating requirements (*This only applies in the U.S. Region.*)

ID#: 151012-010711-0026433

Terminated Merchant File Query Responses - U.S. Region

A U.S. Acquirer must query the Terminated Merchant File, as specified, before entering into a Merchant Agreement with a prospective Merchant.

If the Acquirer receives a response indicating a "possible match" against a Merchant listed on the Terminated Merchant File, the Acquirer must:

- Verify that the Merchant identified in the response is the same Merchant for which the inquiry was generated
- Contact the listing Member directly to determine why the Merchant was added to the file

The Acquirer should make its acceptance decision based on further investigation, and must use Terminated Merchant File data **only** as an informational tool in the decision-making process.

ID#: 111011-010410-0008577

A3185

Visa International Operating Regulations

Electronic Commerce Acquirer Agreement**Internet Merchant Registration - AP Region**

An AP Member entering the Internet Merchant acquiring business must register with Visa.

ID#: 010410-010410-0005323

Point-of-Transaction - Display of Marks**Display of Marks at the Point of Sale****Merchant Standards for Card Acceptance**

An Acquirer contracting with a Merchant to accept Cards must ensure that the Merchant meets the standards specified in the table below.²

Merchant Acceptance Standards

Symbols Displayed at Merchant	Cards Accepted by Merchant	Electronic Capability	Cash-Back
Visa Brand Mark	Visa Cards ¹	Optional	For Domestic Transactions only, at the option of Visa
Visa Brand Mark with the Electron Identifier	Visa Electron Cards	Required	For Domestic Transactions only, at the option of Visa

- 1. A variance to this requirement applies in the U.S. Region.
- 2. A variance to this requirement applies in the Canada Region.

ID#: 160312-010410-0003658

Display of Appropriate Marks

A Member or Merchant must display the appropriate Marks to indicate which Cards it accepts for payment, as specified in the *Visa Product Brand Standards*.

ID#: 010410-010410-0008496

A3186

Visa International Operating Regulations

Display of Marks Exclusion VIOR 5.1.A.1.d, USOR 5.2.A.1.a

A Merchant is **not** required to display the Visa-Owned Marks if it does not deal with the general public (e.g., a private club, or if prohibited by trade association rules).

ID#: 010410-010410-0002643

Display of Electron Mark Prohibition

A Point-of-Transaction Terminal that does not have Online capability, regardless of whether the terminal is Chip-enabled, must **not** display the Visa Brand Mark with the Electron Identifier.

ID#: 010410-010410-0002828

Visa Right to Request Display Modification (New)

Effective 1 April 2013, Visa may require modification of any display of an Affinity/Co-Brand Partner's Trade Name or Mark at a Merchant Outlet if the display adversely affects the Visa brand.

ID#: 151012-010413-0027375

Affinity/Co-Brand Partner Marks Size Requirements (New)

Effective 1 April 2013, Visa-Owned Marks must be at least equal in size and prominence to any Affinity/Co-Brand Partner identification displayed at the Point of Transaction.

ID#: 151012-010413-0027376

Display of Affinity/Co-Brand Merchant Mark (New)

Effective 1 April 2013, an Affinity/Co-Brand Merchant must display the Visa-Owned Marks independently from any identification of the Affinity/Co-Brand Partner.

ID#: 151012-010413-0027377

Visa Marks Display Requirements – AP Region and LAC Region (Updated)

In the AP Region and the LAC Region, a Merchant in a U.S. Territory is not required to display the Visa Marks in a size at least as large as every other payment brand mark that is displayed.

ID#: 151012-200711-0026496

A3187

Visa International Operating Regulations

Visa Right to Request Display Modification - U.S. Region (Updated)

Effective through 31 March 2013, in the U.S. Region, Visa may require modification of any display of an Affinity Partner's Trade Name or Mark at a Merchant Outlet if the display adversely affects the Visa brand.

ID#: 151012-010410-0002347

Visa Marks Display Requirements - U.S. Region (Updated)

A U.S. Merchant is not required to display the Visa Marks in a size at least as large as every other payment brand mark that is displayed.

ID#: 151012-200711-0026491

Display of Marks Acquirer Requirements - U.S. Region

A U.S. Acquirer must ensure that:

- Each of its Limited Acceptance Merchants displays the Visa-approved signage representing the Limited Acceptance category it has selected
- A Merchant does **not** display the Visa-Owned Marks indicating acceptance of all Visa Cards if it has selected Limited Acceptance

ID#: 010410-010410-0002318

Affinity Partner Marks Size Requirements - U.S. Region (Updated)

Effective through 31 March 2013, in the U.S. Region, Visa-Owned Marks must be at least equal in size and prominence to any Affinity Partner identification.

ID#: 151012-010410-0002345

Mail/Phone Order Merchant Acceptance Requirements - U.S. Region

A U.S. Mail/Phone Order Merchant must:

- Advise the Cardholder, during the payment process, that it accepts all Visa Cards for payment or that it accepts Cards that are in the Limited Acceptance category it has selected
- Display, in its catalog or other selling material, either the:
 - Visa Flag Symbol or Visa Brand Mark in full color, if it accepts all Visa Cards for payment
 - Visa-approved signage representing the Limited Acceptance category it has selected

ID#: 010410-010410-0002340

A3188

Visa International Operating Regulations

Use of Verified by Visa Mark - U.S. Region

Effective through 14 March 2012, a U.S. Electronic Commerce Merchant must display the appropriate Verified by Visa Mark to indicate its participation in the 3-D Secure Authenticated Payment Program.

Effective through 14 March 2012, the U.S. Merchant must **not** use the Verified by Visa Mark unless it is a 3-D Secure participant.

ID#: 160312-010410-0008499

Automated Fuel Dispenser Merchant Marks Display - U.S. Region

An Automated Fuel Dispenser Merchant in the U.S. Region must display the appropriate Visa-Owned Marks on or near the Automated Fuel Dispenser to indicate which Cards it accepts for payment.

ID#: 010410-010410-0002341

Display of Affinity Card Reproduction - U.S. Region (Updated)

Effective through 31 March 2013, a U.S. Merchant must **not** display a reproduction of an Affinity Card as part of a decal at the Point-of-Transaction.

ID#: 151012-010410-0002346

Display of Affiliated-Merchant Mark - U.S. Region (Updated)

Effective through 31 March 2013, an Affiliated-merchant in the U.S. Region must display the Visa-Owned Marks independently from any identification of the Affinity Partner.

ID#: 151012-010410-0002348

Full-Color Display Requirements - U.S. Region

When displayed at a U.S. Member location or Merchant Outlet, the Visa Brand Mark must appear in full color, except when displayed on an ATM, as specified in the *Visa Product Brand Standards*.

ID#: 010410-010410-0005764

Display of Marks on Scrip Terminal - U.S. Region

A U.S. Member must **not** display the Visa Brand Mark or the Visa Brand Name on a Scrip Terminal.

ID#: 010410-010410-0005765

A3189

Visa International Operating Regulations

Trade Names and Marks on Decals and Signs - U.S. Region

In the U.S. Region, no Trade Name or Mark, other than the Visa Brand Name, may appear on decals and signs bearing the Visa Brand Mark at Member locations or Merchant Outlets, except for decals on ATMs.

ID#: 010410-010410-0005766

Display of Marks at an ATM

ATM Display of Visa Marks - U.S. Region

In the U.S. Region, only ATMs and Acquirers that participate in the Visa ATM Network may display the Visa Flag Symbol or Visa Brand Mark.

ID#: 010410-010410-0004754

ATM Display of Visa Marks Prohibition - U.S. Region

A U.S. Acquirer must **not** display the Visa Flag Symbol or Visa Brand Mark on or surrounding an ATM unless that ATM accepts all Visa Cards.

ID#: 010410-010410-0004755

ATM Marks Color and Size Requirements - U.S. Region

In the U.S. Region, when used as the only Mark at an ATM, the Visa Flag Symbol, Visa Brand Mark, Visa Electron Symbol, or Visa Brand Mark with the Electron Identifier must:

- Be in full color
- Be at least 54mm high by 86mm wide

ID#: 010410-010410-0004775

ATM Marks Size Requirements with Other Marks - U.S. Region

In the U.S. Region, the Visa Brand Mark must **not** be smaller than any other acceptance Mark indicating participation in any ATM network, other than a Member's own proprietary network or a single primary regional network Mark that is also displayed on the ATM. No other Mark of the Visa Program may be displayed on participating ATMs, except as specified in "Plus Symbol Display Requirement at ATM - U.S. Region."

ID#: 010410-010410-0006169

Display of Marks Online

Acquirer Use of the Verified by Visa Mark

Effective through 14 March 2012, an Acquirer that uses the Verified by Visa Mark in its 3-D Secure program must:

- Comply with the *Visa Product Brand Standards*
- Ensure that its 3-D Secure components have successfully met the requirements of the Visa 3-D Secure Vendor Compliance Testing Program
- Ensure that its Merchant using the Verified by Visa Mark:
 - Uses certified and operational 3-D Secure software on their Websites
 - Complies with the *Visa Product Brand Standards*
 - Does **not** use the Mark unless it is a 3-D Secure participant
 - Does **not** use the Mark in a way that implies endorsement of any other product or service
 - Does **not** use the Mark to indicate payment acceptance in any application

Effective 15 March 2012, an Acquirer that uses the Verified by Visa Mark must:

- Comply with the *Visa Product Brand Standards*
- Ensure that its Verified by Visa components have successfully met the requirements of the Visa 3-D Secure Vendor Compliance Testing Program
- Ensure that its Merchant using the Verified by Visa Mark:
 - Uses certified and operational Verified by Visa software on its Website
 - Complies with the *Visa Product Brand Standards*
 - Does not use the Mark unless it is a Verified by Visa participant
 - Does not use the Mark in a way that implies endorsement of any other product or service
 - Does not use the Mark to indicate payment acceptance

ID#: 160312-010410-0008630

Verified by Visa Mark Prohibitions

Effective through 14 March 2012, a 3-D Secure-capable Electronic Commerce Merchant that displays the Verified by Visa Mark must **not** use the Mark:

- In a way that implies endorsement of any other product or service
- To indicate payment acceptance in any application

ID#: 160312-010410-0007010

A3191

Visa International Operating Regulations

Use of Brand Name vs. Brand Mark (Updated)

A Merchant Website must display the Visa Brand Mark, as specified in the *Visa Product Brand Standards*.

The Visa Brand Name must only be used to indicate acceptance when a visual representation of the Visa Brand Mark is not possible on the Merchant Website.

A Merchant displaying the Verified by Visa Mark on its Website must comply with the *Visa Product Brand Standards*.

ID#: 151012-150210-0008671

Verified by Visa Display Requirements - CEMEA Region

Effective through 14 March 2012, a CEMEA Issuer providing 3-D Secure to its Cardholders must display the Verified by Visa Mark in the pop-up authentication window presented to the Cardholder for authentication.

Effective 15 March 2012, a CEMEA Issuer providing Verified by Visa to its Cardholders must display the Verified by Visa Mark in the authentication window presented to the Cardholder for authentication.

ID#: 160312-010410-0005517

Display of Marks at Point of Payment Choice - U.S. Region

A U.S. Merchant Website must display at the point of payment choice either the:

- Visa Flag Symbol or Visa Brand Mark in full color, if it accepts all Visa Cards for payment
- Visa-approved signage representing the Limited Acceptance category it has selected

ID#: 010410-010410-0002337

Manual Cash Disbursement

Manual Cash Disbursement Display of Marks

An Acquirer must display the appropriate Visa-Owned Marks to indicate which Cards are accepted for Manual Cash Disbursements.

ID#: 010410-010410-0005297

A3192

Visa International Operating Regulations

Point-of-Transaction Terminals

Point-of-Transaction Terminal General Requirements

Point-of-Transaction Terminal Requirements - AP Region

The following requirements apply to newly purchased or replaced electronic Point-of-Transaction terminals in the AP Region:

- The terminals must be fully EMV- and VIS-compliant
- The terminals must appear on the EMV Co-approved terminal list

ID#: 010410-010410-0004858

Primary Account Number Truncation of Electronic Point-of-Sale Receipts - CEMEA Region

Effective through 30 September 2014, at least 4 positions of the primary Account Number must be disguised or suppressed on the Cardholder Transaction Receipt for all POS terminals.

ID#: 050411-010410-0004887

Nigerian Point-of-Transaction Terminal Requirements - CEMEA Region (Updated)

Prior to deploying a Point-of-Transaction Terminal, a CEMEA Acquirer located in Nigeria must ensure that the terminal:

- Complies with the EMV Integrated Circuit Card Specifications for Payment Systems (EMV) and Visa Integrated Circuit Card Specification (VIS)
- Reads and acts upon all Service Codes, as specified in the *Payment Technology Standards Manual*
- Has been approved by Visa, or by an entity authorized by Visa
- Has its Visa Public Keys replaced by any date specified by Visa

ID#: 151012-140110-0025505

Card Acceptance Device Installation Requirements - CEMEA Region

In the CEMEA Region, all newly installed devices that accept Visa Cards and Cards bearing the Visa Electron Symbol must:

- Be fully EMV and VIS-Compliant

A3193

Visa International Operating Regulations

- Operate in line with the Smart Payment Product Principles
- Support Static and Dynamic Data Authentication, with the optional exception of Online-only devices

ID#: 050411-211010-0026056

Terminals at Tip-Accepting Merchants - U.S. Region

A U.S. Acquirer must ensure that new Point-of-Transaction Terminals installed at a Merchant Outlet that receives or accepts tips are **not** programmed to include an estimated tip amount in the Authorization Request.

ID#: 010410-010410-0004966

Terminal Transaction Receipt Requirements - U.S. Region

In the U.S. Region, if a Point-of-Transaction Terminal has the capability, it must generate an Electronic Transaction Receipt as specified in "Electronic and Manual Transaction Receipts - General - U.S. Region Exhibit S."

ID#: 080411-010410-0004964

Fleet Service Merchants Terminal Requirements - U.S. Region

A Visa Fleet Service Merchant in the U.S. Region must:

- Use a Point-of-Transaction Terminal capable of:
 - Reading the data on track 1 or track 2 of the Magnetic Stripe or Chip that identifies the Card as a Visa Fleet Card
 - Displaying the appropriate prompts
 - Capturing the appropriate responses
- Establish procedures for its employees or the Cardholder to enter required data on the terminal keypad

ID#: 010410-010410-0005086

Point-of-Transaction Terminal PIN Requirements - U.S. Region (Updated)

Effective 14 April 2012, in the U.S. Region, a Merchant that accepts PINs for Cardholder Verification must take all reasonable actions to ensure that its Point-of-Transaction Terminals and PIN pads operated at the Merchant Outlet(s):

- Are available for use by all Cardholders for Transactions
- Function reliably
- Comply with the PIN Management Requirements Documents

A3194

Visa International Operating Regulations

- **Effective 13 September 2012**, comply with the *Visa PIN Security Program Guide*

ID#: 151012-140412-0026505

Magnetic-Stripe Terminals

Service Codes at Point-of-Transaction Terminals (Updated)

The table below specifies requirements for Service Code acceptance at Point-of-Transaction Terminals.

Requirements for Service Code Acceptance at Point-of-Transaction Terminals

Terminal Type	Terminal Requirements
All Point-of-Transaction Terminals with Online capability	<p>Must either:</p> <ul style="list-style-type: none"> • Read and act upon all Service Codes, as specified in the <i>Payment Technology Standards Manual</i> • Seek Issuer Authorization on all Transactions (Zero Floor Limit)
All Point-of-Transaction Terminals with Data Capture-Only Capability	<p>As specified in the <i>Payment Technology Standards Manual</i>, must both:</p> <ul style="list-style-type: none"> • Examine Service Codes • Act upon Service Codes

ID#: 151012-010210-0004825

Account Number Acceptance at Terminals

An Acquirer that processes Visa or Visa Electron Transactions from a Point-of-Transaction Terminal (excluding an ATM) must ensure that the terminal accepts all 16-digit Account Numbers that contain a valid Visa-assigned BIN for Visa and Visa Electron Transactions.

ID#: 010410-010410-0004769

Account Number Processing at Terminals

All Member Point-of-Transaction processing systems (excluding ATMs) must be able to accept all 16-digit Account Numbers that contain a valid Visa-assigned BIN.

ID#: 010410-010410-0004770

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Visa International Operating Regulations

Magnetic-Stripe Terminal Requirements (Updated)

An Acquirer must ensure that a Magnetic-Stripe Terminal:

- Is used to obtain Authorization through the V.I.P. System and is able to read all Magnetic Stripes that conform to the specifications in the:
 - *Visa International Operating Regulations*
 - *Visa Product Brand Standards*
 - *Payment Technology Standards Manual*
 - *Transaction Acceptance Device Requirements*
- Transmits the entire unaltered contents of all data encoded on either track 1 or track 2 of the Magnetic Stripe
- Does not erase or alter any magnetic encoding on a Card
- Does not display or print more information than is embossed or printed on the front or back of the Card. This prohibition does not apply to displaying or printing the full Account Number on a Visa Electron Card with a partial Account Number.

ID#: 151012-010210-0003619

Dual-Reader Terminals

All new Magnetic-Stripe Terminals produced with dual-reader heads must be capable of processing and distinguishing the Magnetic Stripe containing Visa payment data from other proprietary Magnetic Stripes that may be present on the Card.

ID#: 010410-010410-0003620

Magnetic-Stripe Terminal Capability - AP Region

An AP Acquirer must ensure that all Magnetic-Stripe Terminals are capable of reading a Card with a high-coercivity Magnetic Stripe.

ID#: 010410-010410-0004857

Chip-Reading Terminals

Chip-Reading Device International Interoperability (Updated)

Chip-Reading Devices that accept Visa Cards and Visa Electron Cards and placed in service **on or after 1 January 2001** must meet Visa specifications for international interoperability and functionality, including:

- EMV Integrated Circuit Card Specifications for Payment Systems (EMV)

A3196

Visa International Operating Regulations

- *Transaction Acceptance Device Requirements*

ID#: 151012-010410-0004826

Chip-Reading Device Requirements (Updated)

When installing an EMV-Compliant Chip-Reading Device to accept a Visa or Visa Electron Payment Application, an Acquirer must ensure that the terminal:

- Has been approved by Visa, or an entity authorized by Visa
- Complies with the EMV Integrated Circuit Card Specifications for Payment Systems (EMV)
- Has the capability to have its Visa Public Keys replaced in an acceptable method by any date specified by Visa

ID#: 151012-010410-0004827

Chip Interoperability Problems

If Visa determines that an Acquirer or Acquirer's agent has a high-severity Chip interoperability problem and that progress toward an agreed-upon resolution plan is no longer acceptable, the Acquirer or Acquirer's agent is subject to the requirements of "Chip Interoperability Compliance Program."

ID#: 010410-010410-0004828

Acquirer Device Validation Toolkit

An Acquirer must successfully complete the Acquirer Device Validation Toolkit (ADVT) process, as specified in the *Acquirer Device Validation Toolkit User Guide*, before deploying or upgrading a Chip-Reading Device. An Acquirer that fails to successfully complete the ADVT process may be subject to the requirements of "Chip Interoperability Compliance Program."

An Acquirer may perform ADVT testing only on a device containing a kernel or interface module (IFM) with an expiration date after 1 July 2010.

An Acquirer that tests with the ADVT must submit test results using the Chip Compliance Reporting Tool (CCRT).

An Acquirer must not submit ADVT test results for a device containing a kernel or interface module (IFM) that has expired.

ID#: 160312-010410-0008887

Variable Length Account Numbers at a Chip-Reading Device

An Acquirer must ensure that all Chip-Reading Devices that accept Visa and Visa Electron Cards support variable-length Account Numbers up to and including 19 digits.

ID#: 010410-010410-0004830

Dynamic Data Authentication on a Chip-Reading Device

An Acquirer must ensure that Dynamic Data Authentication is active in all Chip-Reading Devices that accept Visa and Visa Electron Cards, unless the device obtains an Online Authorization for all Transactions.

ID#: 010410-010410-0004831

Chip-Reading Device and Transmission Requirements (Updated)

An Acquirer must ensure that an EMV-Compliant Chip-Reading Device:

- Reads the Magnetic Stripe
- Reads the Chip if an EMV- and VIS-Compliant Chip is present, and does not allow the Chip-Reading Device to override the Chip Authorization controls by manually prompting the device to use the Magnetic Stripe. The Magnetic Stripe may be read only if the Chip is not EMV- and VIS-Compliant, or the Chip or Chip reader is inoperable.
- Supports "No CVM (Cardholder Verification Method) required" for all EMV-Compliant Chip-Reading Unattended Cardholder-Activated Terminals that do not require PINs for all Transactions
- If capable of performing Online Transactions, performs Terminal Risk Management, as specified in the EMV Integrated Circuit Card Specifications for Payment Systems (EMV)
- Supports Post-Issuance Application Change commands if the Acquirer is capable of processing Full-Chip Data
- Captures and transmits Full-Chip Data for all Chip-initiated Transactions
- Supports the terminal action codes and facilitates access to multiple accounts on a Chip Card, as specified in the *Transaction Acceptance Device Requirements*
- Presents mutually supported Payment Applications contained in the Chip to the Card, or to the Cardholder where the Cardholder has the ability to select the Payment Application, and does not discriminate between Payment Applications, except as stipulated by the Chip parameters

ID#: 151012-010410-0004832

Chip-Reading Device Online Authorization Requirements

Chip-Reading Devices must be capable of requiring an Online Authorization for the next consecutive Magnetic Stripe-read Transaction originating from a Chip Card when:

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Visa International Operating Regulations

- An EMV-Compliant Chip Card read was unsuccessful
- The Service Code indicates the presence of a Chip

When referring to Magnetic-Stripe Data, an EMV-Compliant Chip-Reading Device may only expect Magnetic-Stripe track 2 information, and the Cardholder name from track 1 (track 1 discretionary data is optional).

ID#: 010410-010410-0004833

Chip-Reading Device Plaintext Offline PIN Requirements (Updated)

Chip-Reading Devices (including Unattended Cardholder-Activated Terminals) placed in service on or after 1 April 2001 that support "Enciphered Offline PIN" must also support "Plaintext Offline PIN."

ID#: 151012-010410-0004834

Acquirer Chip Card Acceptance Requirements (Updated)

A Full-Chip Data Acquirer must accept and process VIS and Common Core Definitions Chip Cards, as specified in the:

- *VSDC Member Implementation Guide*
- *Visa Smart Debit/Credit System Technical Manual*

ID#: 151012-010410-0004835

Chip-Reading Device PIN Requirements (Updated)

An Acquirer must ensure that an EMV-Compliant Chip-Reading Device:

- Is equipped with ports that support devices capable of prompting for, and accepting a PIN based upon, Cardholder Verification Method parameters encoded on the Chip
- Does not display the Visa Brand Mark or Visa Brand Mark with the Electron Identifier on PIN-only Chip-Reading Devices, excluding ATMs and Unattended Cardholder-Activated Terminals that only accept PINs for Cardholder Verification
- Does not prompt international Cardholders for a PIN unless required by the Chip, excluding ATMs and Unattended Cardholder-Activated Terminals that only accept PINs for Cardholder Verification

ID#: 151012-010410-0004836

Chip-Reading Device PIN Capability Requirements

New Chip-Reading Devices that accept Visa or Visa Electron Cards must be PIN-capable and comply with the Chip-Reading Device requirements in the *Visa International Operating Regulations*.

ID#: 010410-010410-0004837

A3199

Visa International Operating Regulations

Chip-Reading Device PIN Pad Requirements

A Chip-Reading Device must have either a PIN pad or a port capable of supporting a PIN pad.

If a PIN pad is present and active, the Chip-Reading Device must:

- Comply with Visa encryption standards
- Act on the Cardholder Verification Method List

ID#: 010410-010410-0008502

Chip-Reading Device Software Support Requirements

A Chip-Reading Device must be capable of supporting software to enable the functions specified in "Chip-Reading Device PIN Pad Requirements" if either the:

- Chip-Reading Device is equipped with a PIN pad port only
- PIN pad is inactive for Visa Chip-initiated Transactions

ID#: 010410-010410-0004840

Chip-Reading Device PIN Pad Activation Requirements

If a PIN pad is active for other Chip-enabled payments, it must be active for Visa Chip-initiated Transactions.

Exceptions to "Chip Reading Device PIN Pad Requirements" and "Chip-Reading Device Software Support Requirements" are permitted when compliance is inherently impractical (e.g., road tolls, transit applications, situations where a Cardholder would not expect interaction with a Chip-Reading device).

ID#: 010410-010410-0004841

Chip Transaction Acquirer Data Requirements (Updated)

An Acquirer that processes a Chip-initiated Transaction must:

- Properly identify the Authorization Response code in the Clearing Record initiated by an EMV-Compliant Chip-Reading Device, as specified in the applicable VisaNet Manuals
- Use the appropriate POS Entry Mode code value ("05," "07," "91," or "95")
- Provide the Authorization Response code in the Clearing Record for a Chip-initiated Transaction that is approved offline
- Support Full-Chip Data processing via its host system. An Acquirer that is unable to support Full-Chip Data processing via its host system is prohibited from deploying or supporting Chip-Reading Devices with the Chip functionality enabled and must either:

A3200

Visa International Operating Regulations

- Update its host system and network functionality to support Full-Chip Data
- Disable Chip functionality in all Chip-Reading Devices connected to its host system

ID#: 151012-150210-0004842

Chip-Reading Device Acquirer Public Keys Requirements

An Acquirer must ensure that the Visa Public Keys are replaced by any date specified by Visa.

ID#: 010410-010410-0004843

Acquirer Chip-Reading Device Information Responsibilities

An Acquirer is responsible for the actions of a Chip-Reading Device that provides improper information and processing decisions to the Chip.

ID#: 010410-010410-0006018

PIN Capability at Chip-Reading Devices - AP Region

All new Chip-Reading Devices in the AP Region, certified by EMV Co, must be capable of accepting a PIN, with plaintext and enciphered Offline PIN Verification as the minimum requirement.

ID#: 010410-010410-0004860

ATM EMV Capability in Australia and New Zealand – AP Region

All new ATMs in Australia must be EMV Level 1 compliant. ^[62]

All new ATMs in New Zealand must be EMV Level 1 compliant.

ID#: 160312-060111-0026183

Chip Reading Terminal Requirements in Australia – AP Region

Effective through 14 October 2011, in addition to the requirements specified in the *Visa International Operating Regulations* – “Chip-Reading Terminals,” an Acquirer in Australia must ensure that an EMV-Compliant Chip-Reading Device complies with the following:

An EMV-Compliant Chip-Reading Device:

- Must support and accept an Online and Offline PIN based upon the Cardholder Verification Methods encoded in the Chip
- Must support PIN bypass. If PIN is not used, the Merchant must obtain signature as Cardholder Verification Method

62 EMV hardware capable and EMV Level 1 certified but not fully certified or active.

A3201

Visa International Operating Regulations

An EMV-Compliant Chip-reading Unattended Acceptance Terminal:

- Must support “No CVM (Cardholder Verification Method) required” for all EMV-Compliant Chip-reading Unattended Acceptance Terminals that perform Cardholder-Activated Transaction Type A and Cardholder-Activated Transaction Type B
- Must support Online PIN
- Must support Offline PIN. All Unattended Acceptance Terminals that support “Enciphered Offline PIN” must also support “Plaintext Offline PIN.”

These terminal requirements apply to all EMV-Compliant Chip-Reading Devices (including EMV- and VIS-Compliant Chip-Reading Unattended Acceptance Terminals).

Effective 15 October 2011, in addition to the requirements specified in the Visa International Operating Regulations – “Chip-Reading Terminals,” an Acquirer in Australia must ensure that an EMV- Compliant Chip-Reading Device:

- Supports and accepts an Online and Offline PIN based upon the Cardholder Verification Methods encoded in the Chip
- Supports PIN bypass. If PIN is not used, the Merchant must obtain signature as Cardholder Verification Method
- Supports “No CVM (Cardholder Verification Method) required” for all EMV-Compliant Chip-reading Unattended Cardholder-Activated Terminals that perform Transactions where a PIN is not present
- For an Unattended Cardholder-Activated Terminal, supports Online PIN and Offline PIN. All Unattended Cardholder-Activated Terminals that support “Enciphered Offline PIN” must also support “Plaintext Offline PIN.”

ID#: 151012-060111-0026184

Chip Reading Terminal Risk Management in Australia – AP Region

An Acquirer in Australia must ensure the random transaction selection of a Terminal Risk Management process does not exceed 10% of the total Below-Floor Limit Transactions for all EMV- and VIS-Compliant Chip-Reading Terminals.

ID#: 050411-060111-0026185

PIN-Entry Bypass Prohibition - Canada Region

A Canada Acquirer must ensure that PIN entry on a Compliant Chip-Reading Device with a PIN Entry Device cannot be bypassed by the Acquirer, the Merchant, or an agent of the Acquirer or the Merchant.

ID#: 010410-010410-0004863

A3202

Visa International Operating Regulations

Offline PIN at Compliant Chip-Reading Devices - Canada Region

Compliant Chip-Reading Devices in the Canada Region must support both plaintext PINs that are verified offline and enciphered PINs that are verified offline.

ID#: 010410-010410-0004866

Chip-Reading Device Manual Cash Disbursements - Canada Region

All Canada Acquirers must ensure that all Compliant Chip Card Reading Devices offering Manual Cash Disbursements meet all of the following requirements:

- Support signature as a Cardholder Verification Method (CVM)
- Do not support "No CVM required" as a CVM
- Support either:
 - Enciphered PINs that are verified online
 - Plaintext PINs and enciphered PINs that are verified offline

ID#: 010410-010410-0004871

Manual Cash Disbursement - Magnetic-Stripe-Read - Canada Region

A Compliant Chip Card Reading Device offering Manual Cash Disbursements in the Canada Region may complete a Transaction using Magnetic-Stripe Data when a Compliant Chip Card cannot be read.

ID#: 010410-010410-0004872

Manual Cash Disbursement Fallback Transactions - Canada Region

A Canada Acquirer must ensure the Issuer is aware when a Manual Cash Disbursement Authorization Request is for a Fallback Transaction.

ID#: 010410-010410-0004873

Chip-Related Acquirer Fraud Liability - Canada Region

A Canada Acquirer is liable for any fraudulent Transactions that result from improper information and/or processing decisions provided to a Compliant Chip Card by either a Compliant Chip Card Reading Device or a Chip-Reading Device.

ID#: 010410-010410-0004875

A3203

Visa International Operating Regulations

Chip-Reading Device Authorizations - CEMEA Region (Updated)

A CEMEA Acquirer must identify all Authorization messages originating from EMV-Compliant Chip-Reading Devices using the appropriate values within Field 60, "Additional POS Information," as specified in the applicable VisaNet Manuals.

ID#: 151012-010410-0004886

Chip-Reading Device General Requirements - CEMEA Region (Updated)

When installing an EMV-Compliant Chip-Reading Device to accept a Visa or Visa Electron Payment Application, or upgrading an existing non- EMV or EMV compatible-only chip terminal to comply with full EMV specifications, a CEMEA Acquirer must ensure that the terminal:

- Has been approved by Visa, or by an entity authorized by Visa
- Complies with the:
 - EMV Integrated Circuit Card Specifications for Payment Systems (EMV)
 - *Transaction Acceptance Device Requirements*
- Has its Visa Public Keys replaced by any date specified by Visa

ID#: 151012-010410-0007252

Non-EMV and EMV Compatible Terminal Requirements - CEMEA Region

All Chip-Reading Devices in the CEMEA Region that use chip technology to accept Visa Cards and Cards bearing the Visa Brand Mark with the Electron Symbol, including both non-EMV and EMV compatible-only Chip terminals, must:

- Be fully EMV-Compliant
- Operate in line with the Smart Payment Product Principles
- Support Static and Dynamic Data Authentication, with the optional exception of Online-only devices

ID#: 010410-010410-0008503

Chip-Reading Device Requirement to Support Signature - CEMEA Region

A CEMEA Acquirer must ensure that all EMV-Compliant Chip-Reading Devices at Merchant Outlets support "signature."

ID#: 010410-010410-0004894

A3204

Visa International Operating Regulations

Online-Capable Chip-Reading Device Plaintext Offline PIN Requirements - CEMEA Region

A CEMEA Acquirer must ensure that all Online-Capable Chip-Reading Devices at Merchant Outlets support both "Plaintext PIN verified offline" and "Enciphered PIN verified offline," with the optional exception of Online-only devices.

ID#: 010410-010410-0004896

Online-Only Chip-Reading Device Plaintext Offline PIN Requirements - CEMEA Region

A CEMEA Acquirer must ensure that all Online-Only Chip-Reading Devices at Merchant Outlets support "Enciphered PIN verified Online" if these Devices do **not** support both "Plaintext PIN verified offline" and "Enciphered PIN verified offline," with the optional exception of Online-only devices.

ID#: 010410-010410-0004897

Chip-Related Data Acquirer Responsibilities - CEMEA Region (Updated)

In the CEMEA Region, an Acquirer is responsible for the actions of a Chip-Reading Device that provides information and processing decisions to the Chip that are not in accordance with the *Visa International Operating Regulations*, the CEMEA Regional Operating Regulations, *EMV Integrated Circuit Card Specifications for Payment Systems (EMV)*, and *Transaction Acceptance Device Requirements*.

An Acquirer must identify all Authorization messages originating from EMV-Compliant Chip-Reading Devices using the appropriate values within Field 60, "Additional POS Information," as specified in the applicable VisaNet Manuals.

An Acquirer must provide the Authorization response codes in the Clearing Record for Chip-Initiated Transactions that are offline-approved.

A Chip Acquirer must provide all full Chip data within Field 55 of the VisaNet message.

ID#: 151012-010410-0004898

Chip-Reading Device Service Code Requirements - U.S. Region

To recognize EMV-Compliant Chip Cards when Visa Smart Payment is supported, a U.S. Acquirer must ensure that all EMV-Compliant Chip-Reading Devices act upon the Service Code read from the Magnetic Stripe.

ID#: 010410-010410-0006844

A3205

Visa International Operating Regulations

Proximity/Contactless Payment Terminals

Proximity Payment Terminal Combination Testing Requirements

An Acquirer or Acquirer's agent must perform successful combination testing using the ADVT-qVSDC device module or other Visa-approved combination testing tool before deployment of a quick Visa Smart Debit/Credit (qVSDC) Proximity Payment reader at a Point-of-Transaction Terminal.

ID#: 160312-130809-0008835

Proximity Payment POS Entry Mode Code

An Acquirer must ensure that a Proximity Payment terminal uses the proper POS Entry Mode code, as indicated in "Required Message Content for VisaNet Financial Transactions" (Exhibit 3A) and "Required Message Content for VisaNet Authorization Requests" (Exhibit 3B) to identify that the Transaction is processed as one of the following:

- Chip Card Transaction
- Magnetic-Stripe Card Transaction
- Proximity Payment Transaction

All new Proximity Payment terminals deployed in countries without existing Visa Proximity Payment terminal implementations must **not** limit a contactless Face-to-Face Environment Transaction by Transaction amount.

This provision does **not** apply to Acquirers in Visa Europe.

ID#: 081010-010410-0002058

Proximity Payment Terminal Compliance (Updated)

All new Proximity Payment terminals in countries without existing contactless implementations must comply with the Visa Contactless Payment Specification.

Effective 1 January 2012:

- A Proximity Payment terminal placed in the AP, Canada, CEMEA, or LAC Regions must comply with the *Visa Contactless Payment Specification 2.0* or later^[63] and must be capable of processing a Transaction using the qVSDC transaction path and transmitting the resultant Chip data to VisaNet.

A3206

Visa International Operating Regulations

- A newly placed Proximity Payment terminal in the U.S. Region must comply with the *Visa Contactless Payment Specification version 1.4.2* or version 2.0 or later. Proximity Payment terminals supporting version 2.0 or later must actively support both the MSD and qVSDC transaction paths. Additionally, the Merchant's Acquirer must be certified to process Full-Chip Data. (*This only applies in the U.S. Region.*)

Where qVSDC is supported, the Proximity Payment terminal may require an Online Authorization for all Transactions.

Effective 1 April 2013, in the U.S. Region, a newly placed Proximity Payment terminal must comply with the *Visa Contactless Payment Specification 2.1.1* or later and must actively support both the MSD and qVSDC transaction paths. (*This only applies in the U.S. Region.*)

Effective 1 January 2015, in the U.S. Region, MSD transaction path support is not required for Proximity Payment terminals. (*This only applies in the U.S. Region.*)

ID#: 151012-010408-0002059

Contactless Program Compliance (Updated)

All new contactless programs in countries without existing contactless implementations must comply with the Visa Contactless Payment Specification.

Effective 1 January 2012, all contactless programs must comply with the Visa Contactless Payment Specification.

ID#: 151012-010408-0002054

Deployment of Proximity Payment-Only Terminals (Updated)

A Merchant that deploys a Proximity Payment-Only Terminal:

- Must display at such a terminal the appropriate acceptance Mark, as specified in the *Visa Product Brand Standards*
- Must accept at such a terminal all Proximity Payment Devices properly presented
- Must accept all Cards at all other sales distribution channels at the Merchant Outlet. This requirement does not apply to Merchant Outlets that are transit passenger vehicles (e.g., buses, ferries, trains)
- Must obtain Authorization for the full Transaction amount prior to Clearing for a Transaction that takes place at such a terminal
- Is not required to provide a Transaction Receipt to the Cardholder at the time of the Transaction. However, the Merchant must communicate to the Cardholder how to obtain Transaction details, and provide them at the Cardholder's request.

63 Effective 1 January 2013, for Proximity Payment terminals placed in Korea, Malaysia and Taiwan. Visa Touch readers placed in Japan are exempt from this requirement.

A3207

Visa International Operating Regulations

A Proximity Payment-Only Terminal may be deployed only at a turnstile, fare gate, or point of boarding at a Merchant properly assigned Merchant Category 4111, "Local and Suburban Commuter Passenger Transportation, Including Ferries," 4112, "Passenger Railways," or 4131, "Bus Lines."

A Transaction completed at a Proximity Payment-Only Terminal must contain the following values in the Authorization Request and Clearing Record:

- One of the following Merchant Category Codes:
 - 4111, "Local and Suburban Commuter Passenger Transportation, Including Ferries"
 - 4112, "Passenger Railways"
 - 4131, "Bus Lines"
- POS Entry Mode value "07"
- Terminal Type value "3" / UAT indicator value "1" or "3"
- POS Terminal Entry Capability value "8"

ID#: 151012-131011-0026670

Proximity Payment Transaction Compliance (Updated)

Effective through 14 October 2012, a Proximity Payment Transaction must comply with either the:

- Visa Contactless Payment Specifications
- *Visa Contactless Payment Specification ISO 14443 Type A and Type B*

Effective 15 October 2012, a Proximity Payment Transaction must comply with the Visa Contactless Payment Specification.

ID#: 151012-010410-0002053

Proximity Payment Transactions - AP Region (Updated)

In the AP Region, a Proximity Payment Terminal and a Proximity Payment Transaction must comply with:

- Visa Contactless Payment Specification
- Visa Contactless Payment Service Specifications - AP Region
- *Visa payWave Asia Pacific Member Implementation Guide*

An AP Member participating in Proximity Payment Transactions must report the summary of all Proximity Payment Transactions to Visa quarterly, as specified in the *Visa payWave Asia Pacific Member Implementation Guide*.

ID#: 151012-010510-0025706

A3208**Visa International Operating Regulations**

Proximity Payment Authorization Requirements - AP Region

In the AP Region, a domestic Proximity Payment Transaction must be authorized offline if all of the following:

- The Transaction amount is less than or equal to the Floor Limits specified in the following table:
- The cumulative value authorized offline in consecutive Proximity Payment Transactions does not exceed cumulative offline limits specified in the *Visa payWave Asia Pacific Member Implementation Guide*

Domestic Proximity Payment Transaction Authorization Floor Limits – AP Region

Country	Proximity Payment Floor Limit in Local Currency
Australia	AUD 100
Hong Kong ¹	HKD 500
Indonesia ¹	IDR 200,00
Malaysia ¹	MYR 150
People's Republic of China ¹	RMB 500
S. Korea	KRW 50,000
Singapore ¹	SGD 100
Taiwan ¹	NTD 3,000
Thailand ¹	THB 1,500
New Zealand	NZ 80
Japan	JPY 10,000
Philippines	PHP 2.000

1. These countries may limit the maximum value of a single Proximity Payment Transaction up to the Transaction limits specified in the table above.

ID#: 050411-010100-0025707

Proximity Payment Issuer Requirements - AP Region

The cumulative value authorized offline in consecutive Proximity Payment Transactions must not exceed the cumulative offline limits specified in the *Visa payWave Asia Pacific Member Implementation Guide*.

A3209

Visa International Operating Regulations

An Issuer must not send a Referral Response to an Authorization Request for a Proximity Payment Transaction.

ID#: 050411-010100-0025708

Proximity Payment Program Acquirer Obligations - Canada Region (Updated)

A Canada Acquirer that deploys Proximity Payment Devices that are capable of processing offline-authorized Transactions must permit Proximity Payment Transactions to be conducted offline for the maximum amount programmed by the Issuer on the Proximity Payment Card.

The Canada Acquirer must process Proximity Payment Transactions as specified in the Visa Contactless Payment Specification and ensure that Proximity Payment Transactions can be processed as programmed by the Issuer on the Proximity Payment Card.

ID#: 151012-010410-0002077

Proximity Payment Transaction Requirements - Canada Region (Updated)

In the Canada Region, a Proximity Payment Transaction must be a Transaction that is made with a Visa Card issued by a Member and that uses either:

- The version of the qVSDC protocol that uses Cryptogram 17 as specified in the Visa Contactless Payment Specification and the Proximity Payment Transaction is either Online or offline-authorized
- The MSD protocol as specified in the Visa Contactless Payment Specification and the Proximity Payment Transaction is fully authorized by having a Zero Floor Limit

ID#: 151012-010410-0002078

Proximity Payment Transaction Receipts - Canada Region

Transaction Receipts are **not** required to be issued for a Proximity Payment Transaction in the Canada Region, but must be provided if requested by a Cardholder. The Transaction Receipt is only required to contain the total Transaction amount and Transaction Date. A Cardholder Verification Method (CVM), such as PIN or signature, is **not** required.

ID#: 010410-010410-0002079

Proximity Payment Device Requirements - Canada Region (Updated)

A Proximity Payment Device in the Canada Region must support the version of the qVSDC protocol that uses Cryptogram 17, and may also support the MSD protocol, as specified in the Visa Contactless Payment Specification.

ID#: 151012-010410-0002080

A3210

Visa International Operating Regulations

Acquirer Contactless Program Requirements - U.S. Region (Updated)

A U.S. Acquirer must:

- Ensure that a Point-of-Transaction Terminal with Contactless Payment capability has been approved by Visa, or an entity authorized by Visa
- **Effective through 14 October 2012**, comply with operating requirements specified in the *Visa U.S.A. Contactless Payment Program Member Implementation Guide*
- **Effective 15 October 2012**, comply with the *Visa payWave U.S. Acquirer Implementation Guide*
- Ensure that its Merchant displays the Contactless Payment signage specified in the *Visa Product Brand Standards*

ID#: 151012-010410-0002042

Contactless Chip-Reading Device Testing Requirements - U.S. Region (New)

Effective 13 September 2012, in the U.S. Region, an Acquirer must successfully complete Contactless Device Evaluation Toolkit (CDET) testing, as specified in the *Visa Contactless Device Evaluation Toolkit User Guide*, for all new contactless Chip-Reading Devices and any existing contactless Chip-Reading Devices that have undergone a significant hardware or software upgrade, prior to deployment. Testing may be performed using the Visa CDET test tool/pack or using a Visa-approved third party developed tool.

ID#: 151012-130912-0026994

Merchant Registration for Contactless - U.S. Region

A U.S. Acquirer must register its Merchant in order for the Merchant to participate in the Visa Contactless Payment Program. Registration information is available upon request from Visa.

ID#: 010410-010410-0002043

Contactless Payment Processing - U.S. Region (Updated)

A U.S. Acquirer that processes Contactless Payment Transactions must:

- Identify a Contactless Payment Transaction in the VisaNet Authorization Request by using the appropriate POS Entry Mode code value, as specified in "Required Data for Authorization Requests and Responses" (Exhibit OO - U.S. Region)
- Transmit full contents of the Magnetic Stripe or Contactless Payment Chip, including any Device Indicator values, if present, in its Authorization Request
- Assign the appropriate Terminal Entry Capability code in the Clearing Record, as specified in "VisaNet Clearing Message Content Standards" (Exhibit NN - U.S. Region)
- Comply with processing requirements as specified in:

A3211

Visa International Operating Regulations

- **Effective through 14 October 2012, Visa U.S.A. Contactless Payment Program Technical Implementation Guide**
- **Effective through 14 October 2012, Visa U.S.A. Contactless Payment Program Member Testing and Certification Guide**
- **Effective 15 October 2012, Visa payWave U.S. Acquirer Implementation Guide**
- Appropriate VisaNet manual, including Proximity Payment processing requirements, which are also applicable to Contactless Payment Transactions

ID#: 151012-010410-0002044

Automated Fuel Dispensers

Automated Fuel Dispenser Authorization Options (Updated)

An Automated Fuel Dispenser Merchant may:

- Obtain an Authorization for the full amount of a Transaction exceeding one of the following:
 - For a Chip or PIN-initiated Transaction, US \$100, or local currency equivalent
 - For all other Transactions, US \$75,^[64] or local currency equivalent
- Obtain a Status Check Authorization for Transactions less than or equal to either:
 - For a Chip- or PIN-initiated Transaction, US \$100, or local currency equivalent
 - For all other Transactions, US \$75, or local currency equivalent
- **Effective 1 August 2013**, in the AP Region, an Automated Fuel Dispenser Merchant in Japan may obtain a Status Check Authorization for all domestic Magnetic Stripe-read and Chip-initiated Transactions less than or equal to 15,000 JPY. (*This only applies in the Asia Pacific Region.*)
- Participate in Real-Time Clearing, as follows:
 - Send a preauthorization request for an estimated amount (not to exceed US \$500, or local currency equivalent), based on the Merchant's good faith estimate of the final Transaction amount, taking into account, among other factors, typical spending patterns at the Merchant location
 - Send the actual Transaction amount (Completion Message) to the Issuer within X of the preauthorization request
 - Participate in Partial Authorization

In the U.S. Region, the Completion Message for a Real-Time Clearing Transaction must be for an amount equal to or less than the authorized amount, including partial approvals, and must be properly identified as specified in "Automated Fuel Dispenser Real-Time Clearing Transaction Processing Requirements – U.S. Region." (*This only applies in the U.S. Region.*)

The Automated Fuel Dispenser Merchant is protected from Chargeback Reason Code 72, "No Authorization," for the amount approved by the Issuer.

64 A variance to this requirement applies in the U.S. Region.

A3212

Visa International Operating Regulations

Provisions related to Real-Time Clearing are not applicable to Transactions involving Issuers or Acquirers in Visa Europe.

ID#: 151012-150210-0008542

Automated Fuel Dispenser Requirements (Updated)

An Automated Fuel Dispenser must:

- Authorize all Transactions as specified in "Automated Fuel Dispenser Authorization Options"
- Limit the Transaction amount to US \$100, or local currency equivalent, except for PIN-verified Transactions. ^[65] ^[66]
- For a Real-Time Clearing Transaction, limit the Transaction amount to US \$500 or local currency equivalent, except for PIN-verified Transactions

ID#: 151012-151011-0025723

Status Check Authorization Restriction (Updated)

Only the following Merchants may perform a Status Check Authorization:

- Automated Fuel Dispenser Merchant, as specified in "Automated Fuel Dispenser Authorization Options"
- In the LAC Region, an H & C Merchant, as specified in "Authorizations in Public and Private Hospitals - LAC Region" (*This only applies in the Latin America & Caribbean Region.*)
- In the U.S. Region, Prestigious Property Merchant (*This only applies in the U.S. Region.*)

ID#: 151012-151209-0025602

Automated Fuel Dispenser Requirements – U.S. Region

Effective 20 October 2012, an Acquirer that has a Merchant Agreement with an Automated Fuel Dispenser Merchant in the U.S. Region that uses the Status Check Procedure must:

- Send an Acquirer Confirmation Advice properly identifying the final Transaction amount as specified in the *April 2012 VisaNet Business Enhancements Global Technical Letter and Implementation Guide*, within X of the Status Check Authorization
- Ensure the amount transmitted in the Acquirer Confirmation Advice equals the amount transmitted in the Clearing Record

ID#: 060412-201012-0026793

65 A variance to this requirement applies in the U.S. Region.

66 Not applicable to Real-Time Clearing.

A3213

Visa International Operating Regulations

Automated Fuel Dispenser Authorization Options - U.S. Region 5.2.K

An Automated Fuel Dispenser Merchant in the U.S. Region must do one of the following:

- Obtain an Authorization for the exact amount of the Transaction
- Use the Status Check Procedure, if the Transaction amount is:
 - For a Visa Fleet Card Transaction, not more than US \$150
 - For all other Cards, not more than US \$75
- Process the Transaction using Real-Time Clearing
- **Effective through 30 June 2015**, for an Online Check Card Transaction, obtain an Authorization for an amount based on the estimated Transaction amount, not to exceed US \$50

ID#: 111011-010410-0003616

Status Check Requirements - U.S. Region 5.2.K

An Automated Fuel Dispenser Merchant in the U.S. Region may use the Status Check Procedure if the Transaction amount is:

- For a Visa Fleet Card Transaction, not more than US \$150
- For all other Cards, not more than US \$75

ID#: 010410-010410-0008462

Automated Fuel Dispenser Partial Authorization Requirements - U.S. Region 5.2.K (Updated)

In the U.S. Region, an Automated Fuel Dispenser Merchant that participates in the Partial Authorization service must:

- Include the Partial Authorization indicator in the Status Check message, as specified in the applicable VisaNet Manuals
- Be able to set the Automated Fuel Dispenser terminal to only dispense fuel up to whichever is lower:
 - The amount approved in the Partial Authorization Response by the Issuer
 - The Status Check approval amount allowed by the appropriate Card type, as specified in "Automated Fuel Dispenser Authorization Options - U.S. Region"
- Submit an Authorization Reversal for either:
 - The difference between the amount approved in the Partial Authorization Response and the final Transaction amount of the Cardholder's purchase
 - The full amount of the Partial Authorization Response if the Cardholder does not continue with the Transaction

A3214

Visa International Operating Regulations

- Submit a Clearing Transaction only for the amount of fuel dispensed and approved

ID#: 151012-010410-0005401

Unattended Acceptance Terminals

Unattended Cardholder-Activated Terminal Acquirer General Requirements (Updated)

An Acquirer that installs Unattended Cardholder-Activated Terminals must ensure that the terminal:

- Reads track 1 or track 2 of the Magnetic Stripe or processes a Visa Smart Payment
- Does not dispense cash
- Does not dispense Scrip
- Displays the Merchant name and customer service telephone number
- Provides a Transaction Receipt (not required for Visa Easy Payment Service Transactions unless requested by the Cardholder) ^[67] ^[68]
- Informs the Cardholder that a Transaction Receipt is available upon request if a receipt is not provided automatically
- Notifies the Cardholder that the Card has been retained, when applicable
- For Transactions under the Floor Limit, validates the Service Code, Account Number, and expiration date
- For Transactions under the Floor Limit, performs data capture of the Account Number, Transaction Date, and Transaction Amount
- For Transactions under the Floor Limit, does not complete the Transaction if the Account Number is invalid or if the Card has expired

ID#: 151012-010410-0004816

Unattended Cardholder-Activated Terminal Documentation Requirements (Updated)

Upon request, an Acquirer must submit to Visa a detailed written description or other information, as determined by Visa, relating to its Unattended Cardholder-Activated Terminals.

ID#: 151012-010410-0004815

Unattended Cardholder-Activated Terminal Requirements - PIN Acceptance (Updated)

An Unattended Cardholder-Activated Terminal that accepts PINs must be capable of conveying at least the following information to the Cardholder:

67 This requirement does not apply to Telephone Service Transactions conducted at an Unattended Cardholder-Activated Terminal.

68 A variance to this requirement applies in the AP Region for Members in Australia and New Zealand for certain vending machine Transactions.

A3215

Visa International Operating Regulations

- Card invalid for this service
- Service unavailable now
- Invalid PIN - re-enter

A Chip-enabled Unattended Cardholder-Activated Terminal may perform PIN Verification in both an Online and offline environment for a Visa Card or Visa Electron Card that contains a Visa Smart Payment application.

ID#: 151012-010410-0004821

Unattended Cardholder-Activated Terminal Card Retention (Updated)

An Unattended Cardholder-Activated Terminal is not required to have the ability to retain Cards. If it does have this ability, it may retain a Card only upon Issuer request, and the Acquirer or Merchant must:

- Log it under dual custody immediately after removal from the terminal
- Render it unusable and return it to the Issuer. If the Card bears a Chip, the Chip must not be damaged.

The Issuer is not required to pay a reward to the Acquirer. The Acquirer may collect a handling fee.

ID#: 151012-010410-0004823

Unattended Cardholder-Activated Terminal Declines (Updated)

If an Unattended Cardholder-Activated Terminal allows an Acquirer to cancel a Transaction before the machine or terminal begins operation, the Acquirer may decline the request without Issuer permission if one of the following:

ID#: 151012-151011-0025727

Electronic Signature Capture Terminals

Electronic Signature Capture Devices (Updated)

A Merchant using an electronic signature capture device must:

- Only store and reproduce a signature on a Transaction-specific basis in relation to the Transaction for which the signature was obtained
- Only reproduce a signature upon specific written request from the Acquirer or in response to a Retrieval Request
- Have proper controls in place to ensure the security of the stored signatures and other Cardholder data in accordance with the Payment Card Industry Data Security Standard (PCI DSS)

A3216

Visa International Operating Regulations

An Acquirer may reproduce the Cardholder signature obtained using an electronic signature capture device in response to a Retrieval Request.

Visa may withdraw an Acquirer, Agent, or Merchant's right to use electronic signature capture devices if they fail to comply with this regulation, in addition to existing penalties that may be imposed under the *Visa International Operating Regulations*.

This provision is not applicable to Transactions involving Issuers or Acquirers in the jurisdiction of Visa Europe.

ID#: 151012-150509-0008678

Terminals without a Printer

Terminal Without a Printer Interchange Reimbursement Fee - LAC Region

In the LAC Region, a Transaction completed at a Terminal Without a Printer that fulfills the requirements specified in "Electronic Rate Qualification" is an Electronic Transaction and qualifies for the Electronic Interchange Reimbursement Fee.

ID#: 010410-010410-0004918

Terminal Without a Printer Qualifying Merchants - LAC Region

In the LAC Region, a Terminal Without a Printer may be used in market segments and at Merchants where:

- They still do not have terminals or the cost of terminals with printers represents an obstacle to the acceptance of Visa products
- The number of Transactions does not generate a service problem for a Cardholder

ID#: 010410-010410-0004919

Additional Requirements for Terminals Without a Printer - LAC Region

In the LAC Region, a Terminal Without a Printer must transmit the complete and unaltered contents of a Card's Magnetic Stripe.

A Terminal Without a Printer must meet all requirements for Point-of-Transaction Terminals, except those related to the Transaction Receipt imprint.

A Terminal Without a Printer may accept Domestic Transactions and International Transactions.

ID#: 010410-010410-0004920

Account Number-Verifying Terminals

Account-Number-Verifying Terminal - Acquirer Responsibilities - U.S. Region

A U.S. Acquirer that is required to install and authorize Transactions at a specified Merchant Outlet via an Account-Number-Verifying Terminal must:

- Notify the Issuers indicated by both the embossed or printed and encoded Account Numbers when the embossed or printed Account Number does not match the encoded Account Number
- Handle any recovered Card as specified in the *Visa International Operating Regulations*

ID#: 010410-010410-0004931

Account-Number-Verifying Terminal - Merchant Responsibilities - U.S. Region

A U.S. Merchant that is required to install and authorize Transactions via an Account-Number-Verifying-Terminal must:

- When the embossed or printed Account Number does not match the encoded Account Number:
 - Decline the Transaction and attempt to retain the Card by reasonable and peaceful means
 - Note the physical description of the Cardholder
 - Handle any recovered Card as specified in the *Visa International Operating Regulations*
- When the encoded Account Number cannot be read from the Magnetic Stripe or Chip, follow normal Authorization procedures and complete the approved Transaction using a manual imprinter
- When the embossed or printed Account Number is the same as the encoded Account Number, follow normal Authorization procedures
- Notify the Acquirer if a Card is retained

ID#: 010410-010410-0004932

Mobile Payment Acceptance Solution

Mobile Payment Acceptance Solution - Acquirer Requirement (New)

Effective 1 October 2012 through 14 April 2013, an Acquirer that deploys a Mobile Payment Acceptance Solution must ensure that it requires Online Authorization.

Effective 15 April 2013, an Acquirer must ensure that all Mobile Payment Acceptance Solutions require Online Authorization.

ID#: 151012-011012-0027381

Honoring Cards

General Acceptance Requirements

Valid Acceptance (Updated)

A Merchant must accept all Cards properly presented for payment as specified in the "Merchant Acceptance Standards" table.

Effective through 14 June 2012, a variance to this requirement applies in the U.S. and Canada Regions.

Effective 15 June 2012, a variance to this requirement applies in the Canada Region.

Effective 15 June 2012, variances to this requirement apply in the U.S. Region.

If a Merchant does not deal with the public (e.g., a private club), it complies with this requirement if it accepts Cards from its Members.

This requirement does not apply to Proximity Payment-Only Terminals, as specified in "Deployment of Proximity Payment-Only Terminals."

ID#: 151012-150210-0008591

Transaction Processing Requirement - CEMEA Region

Subject to local law, a CEMEA Acquirer must process all valid Transactions originating from its Merchants.

ID#: 010410-010410-0005242

Acceptance of Visa Electron Cards - CEMEA Region

In the CEMEA Region, the following requirements apply to all Visa Electron Card Transactions at Merchant Outlets or Point-of-Transaction Terminals, including ATMs, whether or not a Merchant Outlet has specifically contracted with the Acquirer to accept Visa Electron Cards:

- An Authorization Request must **not** be systematically rejected or declined by an Acquirer if a Point-of-Transaction Terminal, including an ATM, has sent the Transaction Online for Authorization
- An Authorization Request involving a Visa Electron Card Transaction must be forwarded to the Issuer or to the Issuer's Processor for an Authorization Response
- A Visa Electron Card Transaction is subject to the conditions specified in the *Visa International Operating Regulations* and "Dispute Resolution"

ID#: 010410-010410-0005243

Visa International Operating Regulations

Visa Electron Card Transactions - CEMEA Region

In the CEMEA Region, a Visa Electron Merchant must accept valid Visa Electron Cards when presented for payment. A Visa ATM must accept all Visa Electron Cards, subject to the same local restrictions allowed for Proprietary Cards bearing the Plus Symbol.

ID#: 010410-010410-0004747

Country-Specific Requirements - South Africa - CEMEA Region

CEMEA Acquirers of Visa Electron Cards in South Africa:

- May accept Visa Electron Transactions from any Merchant that submits Transactions electronically
- Must ensure that only Merchants with PIN-enabled terminals display the Visa Electron decal

ID#: 010410-010410-0005248

Affinity/Co-Branded Card Acceptance (Updated)

Effective through 31 March 2013, a U.S. Merchant that wants to accept Affinity Cards, including an Affiliated-merchant that is affiliated with an Affinity Partner, must also accept all Visa Cards in the Merchant's category of acceptance, in compliance with the rules for honoring Cards specified in the U.S. Regional Operating Regulations. The Merchant must **not** use an Affinity Card to debit any credit, charge, or asset account other than the Visa account maintained by the Issuer in connection with the Affinity Card.

Effective 1 April 2013, a U.S. Merchant that wants to accept Affinity/Co-Branded Cards, including an Affinity/Co-Brand Merchant that is affiliated with an Affinity/Co-Brand Partner, must also accept all Visa Cards in the Merchant's category of acceptance, in compliance with the rules for honoring Cards specified in the U.S. Regional Operating Regulations.

ID#: 151012-010410-0002873

Visa Electron Acceptance - U.S. Region

A U.S. Merchant may accept Visa Electron Cards. If the Merchant accepts Visa Electron Cards, it must:

- Accept all Visa Electron Cards properly presented for payment
- Process all Transactions resulting from Visa Electron Cards as Visa Electron Program Transactions, as specified in the *Visa International Operating Regulations*

ID#: 010410-010410-0002871

A3220

Visa International Operating Regulations

Mini Card Acceptance - U.S. Region (Updated)

A U.S. Merchant that accepts a Visa Card and has a Magnetic-Stripe Terminal must attempt to accept a Visa Mini Card if the Visa Mini Card is within the Merchant's category of Card acceptance.

The Merchant must request the corresponding full-sized Visa Card if the Merchant's Terminal is unable to read the Magnetic Stripe on the back of the Visa Mini Card and if the full Account Number is not placed on the Visa Mini Card.

ID#: 151012-010410-0005809

Visa Electron Card Magnetic-Stripe Read Requirement - U.S. Region

If the encoded Account Number on a Visa Electron Card cannot be read from the Magnetic Stripe, a U.S. Merchant must request another means of payment.

ID#: 010410-010410-0005125

Uniform Services

Uniform Services - Acquirer Requirements (Updated)

An Acquirer must:

- Accept all Cards properly presented for payment
- Offer and render services uniformly to all Cardholders

This requirement does not apply to Proximity Payment-Only Terminals, as specified in "Deployment of Proximity Payment-Only Terminals."

ID#: 151012-010410-0005302

Uniform Services Merchant Requirement

A Merchant must process Transactions with its Acquirer's Cardholders and other Members' Cardholders in exactly the same manner.

ID#: 010410-010410-0003018

A3221

Visa International Operating Regulations

Uniform Services Merchant Requirement - U.S. Region

A U.S. Merchant must process Transactions with its Acquirer's Cardholders and other Members' Cardholders in exactly the same manner. The Merchant's normal discount rates, controls, regulations, and procedures apply.

ID#: 111011-010410-0006140

Affiliated-Merchants - U.S. Region

In the U.S. Region, an Affiliated-merchant is considered a Merchant for the purposes of the *Visa International Operating Regulations*.

An Acquirer must ensure that it and its Affiliated-merchant comply with the federal bank anti-tying laws, Section 106 of the *Bank Holding Company Act Amendments of 1970*, 12 USC 1972, including without limitation, the prohibition on the varying of consideration on the condition that the customer obtain a product or service from an affiliate of the Member.

ID#: 010410-010410-0008770

Discount at the Point of Sale

Discounts at the Point-of-Sale – AP Region and LAC Region (Updated)

In the AP Region and the LAC Region, the provisions of "Discount Offer - U.S. Region" apply to Merchants located in a U.S. Territory.

ID#: 151012-200711-0026494

Affinity/Co-Branded Card Discounts - LAC Region (Updated)

Effective through 31 March 2013, an LAC Affinity/Co-Branding Partner's Merchant must **not** provide a discount at the Point-of-Transaction. The Merchant may provide a discount, such as credit on a Cardholder statement or a rebate, at a later time.

Effective 1 April 2013, an LAC Affinity/Co-Brand Merchant must not provide a discount at the Point-of-Transaction. The Merchant may provide a discount, such as credit on a Cardholder statement or a rebate, at a later time.

ID#: 151012-010410-0004924

A3222

Visa International Operating Regulations

Discount Offer - U.S. Region (Updated)

A U.S. Merchant may request or encourage a Cardholder to use a means of payment other than a Visa Card or a Visa Card of a different product type (e.g., Visa Classic Card, Visa Traditional Rewards Card, Visa Signature Card) than the Visa Card the consumer initially presents. Except where prohibited by law, the Merchant may do so by methods that include, but are not limited to:

- Offering the consumer an immediate discount from the Merchant's list, stated, or standard price, a rebate, a free or discounted product or service, or any other incentive or benefit if the consumer uses a particular general purpose payment card with an acceptance brand other than a Visa Card or other particular means of payment
- Offering the consumer an immediate discount from the Merchant's list, stated, or standard price, a rebate, a free or discounted product or service, or any other incentive or benefit if the consumer, who initially presents a Visa Card, uses instead another general purpose payment card or another means of payment
- Expressing a preference for the use of a particular general purpose payment card or means of payment
- Promoting the use of a particular general purpose payment card with an acceptance brand other than Visa or means of payment through posted information, through the size, prominence, or sequencing of payment choices, or through other communications to consumers
- Communicating to consumers the reasonably estimated or actual costs incurred by the Merchant when a consumer uses a particular general purpose payment card or means of payment or the relative costs of using different general purpose payment cards or means of payment

ID#: 151012-010410-0008590

Discounts on Purchases Made with Affinity/Co-Branded Cards - U.S. Region (Updated)

Effective through 31 March 2013, when presented with an Affinity Card, a U.S. Merchant or Affiliated-merchant must not provide a discount to the Cardholder that is not available for other Visa Cards of the same product type, unless either the:

- Discount, such as a credit on the Cardholder statement, rebate, etc., is provided subsequent to the time of the Transaction
- Cardholder presents a coupon or voucher in addition to the Affinity Card

Effective 1 April 2013, when presented with an Affinity/Co-Branded Card, a U.S. Merchant or Affinity/Co-Brand Merchant must not provide a discount to the Cardholder that is not available for other Visa Cards of the same product type, unless either the:

- Discount, such as a credit on the Cardholder statement, rebate, etc., is provided subsequent to the time of the Transaction
- Cardholder presents a coupon or voucher in addition to the Affinity/Co-Branded Card

A3223

Visa International Operating Regulations

Effective through 31 March 2013, a Merchant or Affiliated-merchant must not promote at the Point-of-Transaction the availability of discounts on purchases made with an Affinity Card if such discounts are not available for other Visa Cards of the same product type.

Effective 1 April 2013, a Merchant or Affinity/Co-Brand Merchant must not promote at the Point-of-Transaction the availability of discounts on purchases made with an Affinity/Co-Branded Card if such discounts are not available for other Visa Cards of the same product type.

ID#: 151012-010410-0003034

Cardholder Choice

Honor All Cards - Canada Region (Updated)

In the Canada Region, unless a Merchant has elected to not be a Visa Debit Acceptor, a Merchant that accepts Visa Cards must accept any valid Visa Card that a Cardholder properly presents for payment. This means that the Merchant must permit the Cardholder to choose whether to pay for a transaction with that Visa Card or with some other means of payment accepted by the Merchant.

Effective through 13 June 2012, in the Canada Region, Merchants who have elected to be a Visa Debit Acceptor may choose whether or not to accept domestic Visa Credit Cards. Similarly, Merchants who have elected to be a Visa Credit Acceptor may choose whether or not to accept domestic Visa Debit Cards.

Effective 14 June 2012, in the Canada Region, Merchants who have elected to be a Visa Debit Acceptor may choose whether or not to accept domestic Visa Credit Cards. Similarly, Merchants who have elected to be a Visa Credit Acceptor may choose whether or not to accept Visa Debit Category Cards issued by Canada Issuers.

ID#: 151012-140612-0008392

Selection of Payment System - Canada Region

In the Canada Region, if a Cardholder presents a Visa Card that bears a Mark representing another payment service, the Merchant may not intentionally mislead the Cardholder concerning what payment service or system will be used. If the Merchant provides any information regarding the customer's rights related to various transaction choices, that information must be accurate.

ID#: 111011-200209-0008393

A3224

Visa International Operating Regulations

Honor All Cards - U.S. Region 5.2.B

A U.S. Merchant that wishes to accept Visa Cards must accept any valid Visa Card in its category of acceptance that a Cardholder properly presents for payment. This means that the Merchant must permit the Cardholder to choose whether to pay for a transaction with that Visa Card or with some other means of payment accepted by the Merchant. The Merchant may request or encourage a Cardholder to use a means of payment other than a Visa Card.

ID#: 010410-010410-0002867

Selection of Payment System - U.S. Region

In the U.S. Region, if a Cardholder presents a Visa Card that is in the Merchant's category of acceptance and that bears a Mark representing another payment service:

- The Merchant must honor the Cardholder's request if the Cardholder indicates that the transaction is to be processed as a Visa Transaction
- The Merchant may process the transaction as something other than a Visa Transaction despite an initial indication by the Cardholder that the transaction is to be processed as a Visa Transaction, but only if the Cardholder agrees that the transaction may be processed as something other than a Visa Transaction. The Merchant may **not** mislead the Cardholder concerning what payment service or system will be used. If the Merchant provides any information regarding the customer's rights related to various transaction choices, that information must be accurate.

ID#: 010410-010410-0002868

Incentive to Use Other Payment Method - U.S. Region

A U.S. Merchant may offer a non-monetary benefit to a Cardholder as an inducement for the Cardholder to use a means of payment other than a Visa Card. A Merchant may offer a monetary benefit in the form of a discount, as provided in "Discount Offer - U.S. Region," as an inducement for the Cardholder to use a means of payment other than a Visa Card.

ID#: 010410-010410-0002870

Limited Acceptance

Limited Acceptance Merchant Requirements - U.S. Region

A U.S. Merchant that accepts Visa Cards may choose Limited Acceptance.

A U.S. Merchant that accepts all Visa Cards, or a Limited Acceptance category of Visa Cards, must accept any valid Visa Card issued by a non-U.S. Issuer, as specified in the *Visa International Operating Regulations*.

ID#: 111011-010410-0008680

A3225

Visa International Operating Regulations

Limited Acceptance Notification Requirements - U.S. Region

A U.S. Acquirer must register with Visa and provide reporting on each of its Merchants that has selected Limited Acceptance.

ID#: 010410-010410-0005609

Limited Acceptance Merchant Signage - U.S. Region

A U.S. Acquirer must ensure that each of its Limited Acceptance Merchants is provided with Visa-approved signage representing the Limited Acceptance Category it has selected, in accordance with its Merchant Agreement. Specifications for appropriate signage are available from Visa.

ID#: 010410-010410-0005110

Card Acceptance Canada Region

Merchant Display of Marks and Acceptance Signage - Canada Region

A Canada Acquirer must ensure that:

- Each of its Merchants that accepts all Visa Cards displays the appropriate Visa-Owned Marks to indicate which Cards it accepts for payment
- Where required by Visa, Visa Debit Acceptors display Visa-approved signage
- Electronic Commerce merchants must display Visa approved signage at the Point-of-Transaction to indicate their election not to be a Visa Debit Acceptor or Visa Credit Acceptor

ID#: 111011-200209-0008380

Visa Debit Cards Issued by Canada Issuers - Canada Region (Updated)

Effective through 13 June 2012, a Canada Merchant that accepts Visa Cards may choose whether or not to also accept Visa Debit Cards issued by Canada Issuers.

Effective 14 June 2012, a Canada Merchant that accepts Visa Cards may choose whether or not to also accept Visa Debit Category Cards issued by Canada Issuers.

ID#: 151012-140612-0008382

A3226

Visa International Operating Regulations

Visa Credit Cards Issued by Canada Issuers - Canada Region (Updated)

A Canada Merchant that is a Visa Debit Acceptor may choose whether or not to also accept Visa Credit Cards issued by Canada Issuers.

ID#: 151012-140612-0025969

Visa Cards Issued by Non-Canada Issuers - Canada Region

A Canada Merchant that accepts Visa Cards must accept any valid Visa Card issued by a non-Canada Issuer, as specified in the *Visa International Operating Regulations*.

ID#: 050411-200209-0008384

Card Acceptance Prohibitions

General Prohibitions

Refinance Existing Debt 5.1.C

A Merchant must not accept a Card to collect or refinance an existing debt unless either:

- The Transaction results from conversion of a Merchant's existing card program to the Visa or Visa Electron Program
- The Merchant is a government agency and the Transaction represents a loan payment. In this case, the Transaction amount must **not** equal the loan balance unless it is the final payment.

At the option of a Visa Region, a Merchant may accept a Visa Card or Visa Electron Card as payment for an existing debt, provided the debt is not considered uncollectible (e.g., payments to a collection agency or an attempt to recover funds for a dishonored check).

The Transaction must not represent collection of a dishonored check.

A Merchant must not accept Cardholder payments for previous Card charges.

ID#: 111011-010410-0006945

Use of Account Number (Updated)

A Merchant must **not** request or use an Account Number for any purpose other than as payment for goods and services.

Effective 14 June 2012, an exception to this requirement applies for the Visa Access Token Program.

A3227

Visa International Operating Regulations

An exception to this requirement applies in the U.S. Region for the Health Care Eligibility Service and Visa ReadyLink. (*This only applies in the U.S. Region.*)

ID#: 151012-010410-0008585

Minimum/Maximum Transaction Amount

A Merchant must not establish a minimum or maximum Transaction amount as a condition for honoring a Visa Card or Visa Electron Card.^[69]

ID#: 111011-210710-0026405

Minimum Transaction Amount - AP Region

A Merchant in the AP Region must not establish a minimum Transaction amount as a condition for honoring a Visa Card or Visa Electron Card, except when the Merchant is located in a U.S. Territory and the Transaction is conducted with a Visa credit Card issued in the U.S. or a U.S. Territory.

The minimum Transaction amount must not be greater than US \$10 and must not be discriminatory between Issuers or between Visa and another payment network.

ID#: 160312-210710-0026406

Maximum Transaction Amount - AP Region

A Merchant in the AP Region must not establish a maximum Transaction amount as a condition for honoring a Visa Card or Visa Electron Card, except when the Merchant is located in a U.S. Territory and the Transaction is conducted with a Visa credit Card issued in the U.S. or a U.S. Territory.

Only the following Merchants may establish a maximum Transaction amount for the Card type specified above:

- An agency of the U.S. federal government
- A Merchant properly assigned one of the following Merchant Category Codes:
 - 8220, “Colleges, Universities, Professional Schools, and Junior Colleges”
 - 8244, “Business and Secretarial Schools”
 - 8249, “Trade and Vocational Schools”

Any maximum Transaction amount imposed must not be discriminatory between Issuers or between Visa and another payment network.

ID#: 160312-210710-0026407

69 A variance to this requirement applies in the U.S. Region and U.S. Territories.

A3228

Visa International Operating Regulations

Minimum Transaction Amount - LAC Region

A Merchant in the LAC Region must not establish a minimum Transaction amount as a condition for honoring a Visa Card or Visa Electron Card, except when the Merchant is located in a U.S. Territory and the Transaction is conducted with a Visa credit Card issued in the U.S. or a U.S. Territory.

The minimum Transaction amount must not be greater than US \$10 and must not be discriminatory between Issuers or between Visa and another payment network.

ID#: 160312-210710-0026408

Maximum Transaction Amount - LAC Region

A Merchant in the LAC Region must not establish a maximum Transaction amount as a condition for honoring a Visa Card or Visa Electron Card, except when the Merchant is located in a U.S. Territory and the Transaction is conducted with a Visa credit Card issued in the U.S. or a U.S. Territory.

Only the following Merchants may establish a maximum Transaction amount for the Card type specified above:

- An agency of the U.S. federal government
- A Merchant properly assigned one of the following Merchant Category Codes:
 - 8220, "Colleges, Universities, Professional Schools, and Junior Colleges"
 - 8244, "Business and Secretarial Schools"
 - 8249, "Trade and Vocational Schools"

Any maximum Transaction amount imposed must not be discriminatory between Issuers or between Visa and another payment network.

ID#: 160312-210710-0026409

Minimum Transaction Amount - U.S. Region

A U.S. Merchant must not establish a minimum Transaction amount as a condition for honoring a Visa Card or Visa Electron Card, except for a Transaction conducted with a Visa credit Card issued in the U.S. or a U.S. Territory.

The minimum Transaction amount must not be greater than US \$10 and must not be discriminatory between Issuers or between Visa and another payment network.

ID#: 160312-210710-0026410

A3229

Visa International Operating Regulations

Maximum Transaction Amount - U.S. Region

A U.S. Merchant must not establish a maximum Transaction amount as a condition for honoring a Visa Card or Visa Electron Card, except for a Transaction conducted with a Visa credit Card issued in the U.S. or a U.S. Territory.

Only the following Merchants may establish a maximum Transaction amount for the Card type specified above:

- An agency of the U.S. federal government
- A Merchant properly assigned one of the following Merchant Category Codes:
 - 8220, "Colleges, Universities, Professional Schools, and Junior Colleges"
 - 8244, "Business and Secretarial Schools"
 - 8249, "Trade and Vocational Schools"

Any maximum Transaction amount imposed must not be discriminatory between Issuers or between Visa and another payment network.

ID#: 160312-210710-0026411

Postcard with Account Data - U.S. Region 5.2.F

A U.S. Merchant must **not** require a Cardholder to complete a postcard or similar device that includes the Cardholder's Account Number, Card expiration date, signature, or any other Card account data in plain view when mailed.

ID#: 010410-010410-0006960

Surcharges 5.1.C

A Merchant must **not** add any surcharges to Transactions, unless local law expressly requires that a Merchant be permitted to impose a surcharge. Any surcharge amount, if allowed, must be included in the Transaction amount and not collected separately.

A variance applies in the U.S. Region for the Visa Tax Payment Program.

A variance applies in the AP Region for New Zealand under certain terms and conditions, as communicated to Members in New Zealand. Further information is available from Visa.

A variance applies in the AP Region for government payments in Australia.

ID#: 160312-010410-0006948

A3230

Visa International Operating Regulations

Surcharges and Taxes - U.S. Region 5.2.F

A U.S. Merchant must **not**:

- Add any surcharge to Transactions, except as specified for a Tax Payment Transaction. Travelers cheque and Foreign Currency fees and commissions are **not** surcharges.
- Add any tax to Transactions, unless applicable law expressly requires that a Merchant be permitted to impose a tax. Any tax amount, if allowed, must be included in the Transaction amount and not collected separately.

ID#: 010410-010410-0003019

Cardholder Right to Dispute a Transaction - U.S. Region

A U.S. Merchant must not require a Cardholder, as a condition for honoring a Visa Card or Visa Electron Card, to sign a statement that waives the Cardholder's right to dispute the Transaction with the Issuer.

ID#: 111011-010410-0026585

Previous Chargeback - U.S. Region 5.2.F

A U.S. Merchant must **not** enter into Interchange any Transaction Receipt for a Transaction that was previously charged back to the Acquirer and subsequently returned to the Merchant, irrespective of Cardholder approval. The Merchant may pursue payment from the customer outside the Visa system.

ID#: 010410-010410-0003022

Refinancing of Existing Debt - U.S. Region 5.2.F

A U.S. Merchant must **not** accept a Card to collect or refinance an existing debt that has been deemed uncollectible by the Merchant providing the associated goods or services.

A U.S. Merchant must **not** accept a Visa Consumer Credit Card or Commercial Visa Product, issued by a U.S. Issuer, to collect or refinance an existing debt.

ID#: 010410-010100-0003026

Other Prohibitions**Scrip Prohibition**

A Visa or Visa Electron Card must **not** be used to purchase Scrip.

A3231

Visa International Operating Regulations

A variance to this requirement applies in the CEMEA Region.

ID#: 010410-010410-0008708

Merchant Funds Disbursement

A Merchant must not provide cash to Visa Cardholders:

- Except as specified in "Hotel or Cruise Line Cash Disbursement" [70] [71]
- Unless the Merchant is participating in Visa Cash-Back Services

ID#: 111011-010410-0006952

Visa Prepaid Card Cash Redemption

A Visa Prepaid Card must **not** be redeemed for cash by a Merchant accepting the Visa Prepaid Card.

ID#: 160312-010100-0025713

Telephone Service Transactions - U.S. Region (Updated)

In the U.S. Region, a telephone service Merchant must **not** accept payment for a telephone call when the Card number is either:

- Entered via touchtone key pad
- Provided to an operator

This prohibition excludes:

- Telephone Service Transactions conducted at an Unattended Cardholder-Activated Terminal
- Transactions for which the Issuer has a contract with the carrier
- Transactions involving telephone services that have been explicitly approved by Visa and provide appropriate risk controls
- Telephone orders for goods and services
- Transactions provided by Inbound Teleservices Merchants, as specified in the *Visa Merchant Data Standards Manual*

ID#: 151012-010410-0005338

70 A variance applies to the CEMEA Region for Members in South Africa.

71 A variance applies in the AP Region for Acquirers participating in Cash-Back Services.

A3232

Visa International Operating Regulations

Visa Electron Manual Cash Disbursement - U.S. Region

A U.S. Merchant must **not** accept a Visa Electron Card or Visa TravelMoney Card for a Manual Cash Disbursement.

ID#: 010410-010410-0008709

Authorization Requirements

General Authorization Requirements

Transaction Date Authorization Requirement (Updated)

A Merchant must obtain Authorization on the Transaction Date, excluding special conditions specified in the *Visa International Operating Regulations* for the Transactions listed below:

- Hotel Transactions (in the U.S. Region, Lodging Merchant Transactions) (*This only applies in the U.S. Region.*)
- Car Rental Company Transactions
- Cruise Line Transactions (in the U.S. Region, Cruise Line Merchant Transactions) (*This only applies in the U.S. Region.*)
- Delayed Delivery Transactions
- Mail/Phone Order Transactions
- Electronic Commerce Transactions
- Automated Fuel Dispenser Transactions
- Transactions completed at a Proximity Payment-Only Terminal, as specified in "Deployment of Proximity Payment-Only Terminals"
- **Effective 14 November 2011**, Aggregated Transactions

ID#: 151012-010410-0003059

Prohibition Against Arbitrary or Estimated Amounts

The Merchant must not use an arbitrary or estimated amount to obtain Authorization, except as specifically permitted in the *Visa International Operating Regulations*.

ID#: 111011-010410-0025596

A3233

Visa International Operating Regulations

Authorization Code on Transaction Receipt

An Authorization Code must appear on the Transaction Receipt.^[73]

ID#: 151011-010410-0009046

Merchant Authorization Requirements (Updated)

A Merchant must request Authorization, regardless of the Transaction amount, if any of the following is true:

- Cardholder presents an Expired Card
- Cardholder neglects to bring their Card
- Card signature panel is blank
- Merchant is suspicious of a proposed Transaction
- Cardholder presents a Visa Electron Card at a Visa Electron Merchant
- Transaction is an Electronic Commerce Transaction
- Transaction is a Mail/Phone Order Transaction
- Transaction is an In-Transit Service Transaction
- Transaction is a Recurring Transaction
- Transaction is a V PAY Transaction ^[75]
- Chip or Chip-Reading Device is inoperative at a Chip-enabled Merchant
- Card is unembossed and an Electronic Imprint is not obtained
- Transaction is a Cash-Back Transaction
- Transaction occurs at a Proximity Payment-Only Terminal, as specified in "Deployment of Proximity Payment-Only Terminals"
- Transaction is the purchase of a Visa Prepaid Card conducted at an Unattended Cardholder-Activated Terminal

ID#: 151012-010410-0008901

Authorization Cancellation

An Acquirer or Merchant that obtains an Authorization for a Transaction and subsequently cancels the Transaction (for any reason) must notify Visa or the Issuer of the cancellation.

ID#: 010410-010410-0005500

73 Effective 14 April 2012, a variance to this requirement applies in the U.S. Region.

75 Offline Authorization is allowed for Chip-initiated Transactions provided that the Transaction amount does not exceed the Merchant's Floor Limit.

A3234

Visa International Operating Regulations

Airline Authorization

If practical, an Acquirer must provide Authorization services to an International Airline at the request of Visa.

Authorization support provided to an International Airline must be available on a primary and backup basis.

ID#: 010410-010410-0006134

Aggregated Transaction Authorization

Effective through 13 November 2011, for an Aggregated Transaction, an Electronic Commerce Merchant must obtain Authorization for the full, final Aggregated Transaction amount.

Effective 14 November 2011, for an Aggregated Transaction, a Merchant must obtain Authorization for the full, final Aggregated Transaction amount.

ID#: 160312-010410-0003062

Estimated and Incremental Authorization Procedures for Transit Merchants

Effective 14 November 2011, a Merchant properly assigned Merchant Category Code 4111, "Local and Suburban Commuter Passenger Transportation, Including Ferries," 4112, "Passenger Railways," or 4131, "Bus Lines," may estimate Transaction amounts for Authorization based on the minimum cost of a journey.

Such Merchants may obtain additional Authorizations for additional amounts above any amount already authorized:

- At any time between the Cardholder's first journey and 7 days after the first journey
- In the U.S. Region, at any time between the Cardholder's first journey and 3 days after the first journey (*This only applies in the U.S. Region.*)
- For any amount, as long as the total amount of the Authorizations does not exceed US \$25, or local currency equivalent
- In the U.S. Region, for any amount, as long as the total amount of the Authorizations does not exceed US \$15 (*This only applies in the U.S. Region.*)
- If the Merchant obtains, prior to Clearing, an Authorization or Authorizations that cover the final or total Transaction amount

ID#: 160312-141111-0026708

A3235

Visa International Operating Regulations

Visa Electron Authorization - LAC Region

A Visa Electron Acquirer in the LAC Region must comply with the *Visa International Operating Regulations* with the following modifications:

- An Acquirer may, at its own risk, accept embossed Visa Electron Cards at Merchant terminals without Electronic Capability
- A Merchant must obtain an Authorization Code for these Transactions

ID#: 010410-010410-0005310

Transaction Date Authorization Requirement - U.S. Region 5.2.K

Effective through 13 November 2011, a U.S. Merchant must obtain Authorization on the Transaction Date unless the Merchant/Transaction is one of the following:

- Lodging Merchant, Cruise Line Merchant, or a Car Rental Company Transaction
- Mail/Phone Order Merchant or an Electronic Commerce Transaction
- Automated Fuel Dispenser Transaction
- Aggregated Transaction

ID#: 160312-150210-0003579

Authorization Amount Requirements - U.S. Region

In the U.S. Region, an Authorization Request must be for the total amount of the Transaction.

A U.S. Merchant must **not** use an arbitrary or estimated amount to obtain Authorization, except as specifically permitted in the *Visa International Operating Regulations*.

The Merchant must **not** add an estimated tip amount to the Authorization Request beyond the value of the goods provided, or services rendered, plus any applicable tax.

ID#: 031209-150210-0008581

Point-of-Sale Balance Inquiry Authorization - U.S. Region 4.2.H.15

A U.S. Merchant that participates in the Point-of-Sale Balance Inquiry Service may submit a second Authorization Request for the lower available balance amount if the Cardholder agrees.

ID#: 010410-150210-0005566

A3236

Visa International Operating Regulations

Authorization Amount Allowance for Tip - U.S. Region 5.2.K

Except as specified otherwise in "Partial Authorization Service," an Authorization obtained by a U.S. Merchant for a Transaction amount that is equal to the Authorization amount plus or minus 20% is valid if the Transaction originates at a Merchant Outlet assigned one of the following Merchant Category Codes:

- 5812, "Eating Places and Restaurants"
- 5814, "Fast Food Restaurants"
- 4121, "Taxicabs and Limousines"
- 5813, "Drinking Places (Bars and Taverns)"
- 7230, "Beauty and Barber Shops"
- 7298, "Health and Beauty Spas"

ID#: 010410-010410-0005655

Electron Transaction Authorization - U.S. Region

An Authorization Request for a Visa Electron Transaction in the U.S. Region must originate at an ATM or Point-of-Transaction Terminal and include the entire unaltered contents of track 1 or track 2 of the Magnetic Stripe or Chip.

A Point-of-Transaction Terminal that does not have Online capability, regardless of whether the terminal is Chip-enabled, must **not** display the Visa Electron Symbol or Visa Brand Mark with the Electron Identifier.

ID#: 010410-010410-0006135

Prauthorized Transaction Decline Response - U.S. Region

Except as specified in "Prauthorized Payment Cancellation Service Declined Transaction Procedures - U.S. Region," a Prauthorized Transaction in the U.S. Region that receives a Decline Response may be resubmitted for Authorization up to 4 times within 16 calendar days from the date of the original Decline Response, in an attempt to receive approval, if the Decline Response is one of the following:

- Response Code 05, "Authorization declined"
- Response Code 51, "Insufficient funds"
- Response Code 61, "Exceeds approval amount limit"
- Response Code 65, "Exceeds withdrawal frequency limit"

A3237

Visa International Operating Regulations

If an Approval Response is not received within this time frame, the Merchant must **not** deposit the Transaction.

ID#: 111011-010410-0006007

Visa Debit with PIN Transactions - Preauthorization Transactions - U.S. Region (Updated)

Effective 14 April 2012, in the U.S. Region, a Merchant that initiates a preauthorization request for a Visa Debit with PIN Transaction, as specified in the applicable VisaNet Manuals, must send a preauthorization completion message within X of the preauthorization request.

ID#: 151012-140412-0026878

Visa Debit with PIN Transaction Resubmissions – U.S. Region

Effective 14 April 2012, a Merchant or an Acquirer may resubmit a Visa Debit with PIN Transaction if the Decline Response is one of the following:

- Response Code 51, “Insufficient Funds”
- Response Code 61, “Exceeds approval amount limit”
- Response Code 65, “Exceeds withdrawal frequency limit”

Transactions resubmitted:

- Must not contain a PIN
- Must not contain the full contents of the track or full Magnetic-Stripe Data
- May be submitted once each day for up to 9 calendar days after the original Transaction Date
- Must contain the same information as the original Authorization Request, except for the PIN and the full contents of the track or Magnetic-Stripe Data

ID#: 111011-140412-0026506

ATM Declines

Decline of an ATM Authorization Based on Expiration Date

An ATM Acquirer must **not** return or decline an ATM Transaction based on the expiration date and must attempt to complete a Transaction with an Expired Card.

An ATM Authorization Request originating from an Expired Card must be sent Online to the Issuer for an Authorization Response.

ID#: 010410-010410-0006005

A3238

Visa International Operating Regulations

Chip Card ATM Transactions - U.S. Region 5.5.A

In the U.S. Region, if a Chip Card cannot be read, an ATM may complete the Transaction by reading the Magnetic Stripe. If the Magnetic Stripe cannot be read, the Transaction must **not** be completed.

ID#: 010410-010410-0004979

Cancelled ATM Transactions - U.S. Region 5.5.A

If an ATM in the U.S. Region has the ability to cancel a Transaction before it is completed, a Reversal message must be sent to the Single Message System whenever:

- A Cardholder cancels the Transaction
- An ATM cannot dispense currency due to a system failure
- A delayed Authorization Response causes a timeout

ID#: 010410-010410-0004980

ATM Declines - U.S. Region 5.5.A

If an ATM can decline a Cardholder's request for a Cash Disbursement, the ATM Acquirer may only use this function without Issuer permission :

ID#: 111011-010410-0004981

T&E Authorizations

Airline Authorization - Multiple Tickets

When a Cardholder purchases multiple Airline tickets on the same Account Number and their cumulative purchase price exceeds the Floor Limit, the Airline may obtain Authorization for each ticket individually.

ID#: 010410-010410-0003070

Cruise Line Authorization - Multiple Tickets

When a Cardholder purchases multiple Cruise Line tickets on the same Account Number and their cumulative purchase price exceeds the Floor Limit, the Cruise Line may obtain Authorization for each ticket individually.

ID#: 010410-010410-0003248

A3239

Visa International Operating Regulations

Car Rental Estimated Authorization Amount 5.1.E.4

A Car Rental Company may estimate Transaction amounts for Authorization based on:

- Cardholder's intended car rental period
- Rental rate
- Applicable tax
- Mileage rates
- Other allowed charges, as specified in "T&E Delayed or Amended Charges Time Limit"

The estimated Transaction amount must **not** include charges that cover potential vehicle damages or the insurance deductible amount.

ID#: 010410-010410-0003066

Hotel Estimated Authorization Amount VIOR 5.1.E.4, VIOR 5.4.R.7, USOR 5.2.K.3

A Hotel may estimate Transaction amounts for Authorization based on:

- The Cardholder's intended length of stay at check-in time
- Room rate
- Applicable tax
- Service charge rates
- Other allowed charges, as specified in "T&E Delayed or Amended Charges Time Limit"

After completing the estimate, a U.S. Lodging Merchant must obtain an Authorization and include the date, amount, and Authorization Code on the Transaction Receipt. (*This only applies in the U.S. Region.*)

ID#: 010410-010410-0008965

Cruise Line Estimated Authorization Amount

For a Cruise Line Transaction, a Merchant may estimate Transaction amounts for Authorization based on:

- The initial Authorization Request must be based on the Cardholder's signed statement of intent to purchase goods or services aboard ship for a Cardholder-specified amount.
- Additional Authorizations may be obtained at any time on or between the Cardholder's embarkation date and disembarkation date, and must be disclosed to the Cardholder.

ID#: 010410-010410-0003071

A3240

Visa International Operating Regulations

T&E Estimated Authorization Procedures VIOR 5.1.E.4, USOR 5.2.K.3

After completing an estimate for a Hotel or Car Rental Company Transaction, the Merchant must either:

- If the estimated Transaction amount is equal to or below the Floor Limit, check the appropriate Card Recovery Bulletin or obtain an Account Number Verification on the Cardholder's check-in or rental pick-up date
- If the estimated Transaction exceeds the Floor Limit, obtain an Authorization and include the date, amount, and Authorization Code on the Transaction Receipt

In the U.S. Region, the Merchant may obtain an Authorization for a new estimated Transaction amount and must include the date, amount, and Authorization Code on the Transaction Receipt if the Merchant subsequently estimates that, based on the Cardholder's actual charges, the Transaction amount will exceed the previously authorized amount. (*This only applies in the U.S. Region.*)

ID#: 111011-010410-0008966

T&E Incremental Authorizations 5.1.E.4

A Hotel or Car Rental Company may obtain and must record Authorizations for additional amounts above any amount already authorized after the check-in or rental pick-up date and before the check-out or rental return date.

ID#: 031209-150210-0003068

T&E Final Authorization VIOR 5.1.E.4, USOR 5.2.K.3

Effective through 13 April 2012, a Merchant must obtain a final or an additional Authorization and include the date, amount, and Authorization Code on the Transaction Receipt if the actual Transaction amount exceeds either the Floor Limit or 15% more than the sum of the authorized amounts.

Effective 14 April 2012, for a Hotel or Cruise Line Transaction, a Merchant must obtain a final or an additional Authorization and include the date, amount, and Authorization Code on the Transaction Receipt if the actual Transaction amount exceeds the Floor Limit or is greater than 15% of the sum of authorized amounts.

Effective 14 April 2012, a Car Rental Company must obtain a final or an additional Authorization and include the date, amount, and the Authorization Code on the Transaction Receipt if the actual Transaction amount exceeds the greater of the following:

- Sum of authorized amounts plus 15%
- Sum of authorized amounts plus US \$75 or local currency equivalent (*This provision does not apply to Transactions involving Issuers or Acquirers in Visa Europe.*)

ID#: 060412-010410-0008967

A3241

Visa International Operating Regulations

Car Rental Authorization Amount Disclosure - U.S. Region 5.2.K

If Authorization is obtained for the estimated amount of a car rental Transaction, a U.S. Merchant must disclose the authorized amount to the Cardholder on the rental date.

ID#: 010410-010410-0005644

T&E Partial Authorizations - U.S. Region 5.2.K

In the U.S. Region, the special Authorization procedures for Lodging Merchants, Cruise Line Merchants, and Car Rental Companies specified in the *Visa International Operating Regulations* do **not** apply if the last Authorization obtained was a Partial Authorization.

ID#: 010410-010410-0005647

Floor Limits

Default Floor Limits (Updated)

For countries where the Floor Limit is shown in US dollars in "Maximum Authorized Floor Limits," a Transaction is considered to have exceeded the Floor Limit if the local currency equivalent value of the Transaction is greater than the equivalent value of the Floor Limit shown.

ID#: 151012-010410-0002858

Domestic Floor Limits

An Acquirer may establish a higher domestic Floor Limit than the international Floor Limit at its own risk.

If the Acquirer sets a lower domestic Floor Limit than the international Floor Limit, the Acquirer must authorize all Transactions at that Floor Limit.

ID#: 010410-010410-0006029

Domestic Non-Chip Floor Limits in Australia – AP Region (Updated)

The following non- Chip Floor Limits apply to Domestic Transactions in Australia:

Domestic Non-Chip Floor Limits in Australia

Category	Maximum Limit
Petrol Stations (Paper-based or electronic fallback only)	AUD 49

A3242**Visa International Operating Regulations**

Category	Maximum Limit
All Merchants with electronic terminals	Zero
Fallback (Where terminal is inoperable – i.e. terminal faulty or cannot communicate with the Acquirer host)	AUD 75

ID#: 151012-060111-0026162

Manual Cash Disbursement Floor Limit

The Floor Limit for a Manual Cash Disbursement is zero.

ID#: 010410-010410-0005305

Below-Floor Limit Transactions (Updated)

A Merchant must check the appropriate Card Recovery Bulletin (CRB) for each Transaction below the Floor Limit. If the Account Number appears on the bulletin, the Merchant should attempt to recover the Card.

The Merchant is not required to check the CRB if any of the following apply:

- Merchant is in the U.S. Region
- Transaction is completed at a Proximity Payment-Only Terminal, as specified in "Deployment of Proximity Payment-Only Terminals"
- **Effective 14 November 2011**, Transaction occurs at a Chip-Reading Device and qualifies for the EMV liability shift, as specified in "EMV Liability Shift Participation"

Effective 8 March 2012, the requirement to attempt to recover the Card does not apply to Mobile Payment Devices.

ID#: 151012-010410-0003010

Transactions Above the Floor Limit

A Merchant must:

- Request Authorization before completing a Transaction if the amount exceeds the Floor Limit, unless Visa grants a variance in writing
- **Not** split a sale to avoid obtaining Authorization
- For a Real-Time Clearing Transaction, send a preauthorization request through the Single Message System for an estimated amount (not to exceed US \$500) that is based on the Merchant's good-faith estimate of the final Transaction amount, taking into account, among other factors, typical spending patterns at the Merchant location

A3243

Visa International Operating Regulations

The provision related to Real-Time Clearing is **not** applicable to Transactions involving Issuers or Acquirers in the jurisdiction of Visa Europe.

ID#: 010410-010410-0003058

Zero Floor Limit - U.S. Region (Updated)

A U.S. Merchant must request Authorization for every Transaction, unless specified otherwise, before completing the Transaction.

ID#: 151012-010410-0004124

Chargeback Protection Limit for Prestigious Property Merchant - U.S. Region

In the U.S. Region, the Chargeback Protection Limit for a Prestigious Property Merchant that uses the Status Check procedure is US \$1500. Visa determines the qualification of a Prestigious Property Merchant on a case-by-case basis.

ID#: 010410-010410-0005568

Partial Authorization

Automated Fuel Dispenser Partial Authorization Requirements (Updated)

If participating in the Partial Authorization service, an Automated Fuel Dispenser Merchant must:

- Include the Partial Authorization indicator in the Authorization Request or Status Check Authorization, as specified in the applicable VisaNet Manuals and the applicable Visa International Prepaid Program Guidelines
- For Transactions where the full Transaction amount is included in the Authorization Request, submit a Clearing Transaction for no more than the amount approved in the Partial Authorization Response
- For Status Check Authorization Transactions, submit a Clearing Transaction up to the amount approved in the Partial Authorization Response or one of the following, whichever is lower:
 - For a Chip or PIN-verified Transaction, US \$100, or local currency equivalent
 - For all other Transactions, US \$75,^[76] or local currency equivalent
- Submit an Authorization Reversal for either:
 - The difference between the amount approved in the Partial Authorization Response and the final Transaction amount if the Cardholder's purchase is lower than the Partial Authorization amount

A3244

Visa International Operating Regulations

- The full amount of the Partial Authorization Response if the Cardholder does not continue with the Transaction

ID#: 151012-010410-0002520

Partial Authorization Requirements - U.S. Region 5.2.K (Updated)

Except as specified in "Automated Fuel Dispenser Partial Authorization Requirements - U.S. Region," a U.S. Merchant accepting Partial Authorizations must support them for all Visa Card types and must:

- Include the Partial Authorization indicator in the Authorization Request message, as specified in the applicable VisaNet Manuals
- **Effective through 31 March 2013**, submit an Authorization Reversal if the Cardholder elects not to complete the purchase
- **Effective 1 April 2013**, submit an Authorization Reversal if the Cardholder elects not to complete the purchase, as specified in the *Visa Partial Authorization Service Description and Implementation Guide*
- Submit a Clearing Transaction for no more than the amount approved in the Partial Authorization Response

ID#: 151012-010410-0006058

Authorization Reversals

Authorization Reversal Requirements

A Merchant must submit an Authorization Reversal:

- If the Cardholder elects not to complete the Transaction
- If the Authorization Request was submitted in error
- For the difference if the final Transaction amount is less than the Authorization amount

A Merchant must submit an Authorization Reversal within:

- 24 hours of the original Authorization if the Transaction was initiated in a Card-Present Environment
- 72 hours of the original Authorization if the Transaction was initiated in a Card-Absent Environment
- 24 hours of the check-out, rental return, or disembarkation date if the Transaction was initiated by a Hotel, Car Rental Company, or Cruise Line
- **Effective 14 November 2011**, 24 hours of the final Authorization if the Transaction was completed as specified in "Estimated and Incremental Authorization Procedures for Transit Merchants"

ID#: 230312-010410-0025597

76 A variance to this requirement applies in the U.S. Region.

A3245

Visa International Operating Regulations

Transaction Receipt Deposit Subsequent to an Authorization Reversal

A Merchant must **not** deposit a Transaction Receipt for either:

- A Transaction that was subsequently reversed for the full amount
- A Transaction representing the amount of the partial Authorization Reversal

ID#: 111011-010410-0025598

Authorization Reversal Requirements - U.S. Region

Effective through 13 November 2011, a U.S. Merchant must submit an Authorization Reversal if:

- The Cardholder elects not to complete the Transaction
- The Authorization Request was submitted in error
- The final Transaction amount is less than the Authorization amount

ID#: 160312-010709-0007202

Card and Cardholder Verification**Validation and Verification Requirements****Card and Cardholder Verification (Updated)**

Effective through 7 March 2012, an Acquirer or a Merchant must validate a Cardholder's identity and verify the Card in a Face-to-Face Environment, as specified in the table below.

Identification Verification (Effective through 7 March 2012)

Description	Retail Transaction	Manual Cash Disbursement	Quasi-Cash Transaction ¹
Cardholder Verification			
Review positive identification to validate the Cardholder's identity	X		X ¹⁰
Verify that the Cardholder resembles the person described or depicted in any photograph intended for identification on the Card	X ²		X ^{2,10}

A3246

Visa International Operating Regulations

Description	Retail Transaction	Manual Cash Disbursement	Quasi-Cash Transaction ¹
Indicate the positive identification on the Transaction Receipt, including either:			
• Description of identification, including any serial number		X ³	X ^{3,10}
• Notation that the Cardholder's identity was verified by the photograph on the Card (e.g., "photo card presented")		X ²	X ^{2,10}
Verify that the signature on the Card matches the signature on the Transaction Receipt and, if applicable, identification presented. This signature may be different from the name embossed or printed on the Card. ^{4, 5, 6, 7, 8}	X ^{4, 8}	X	X ²
Process the PIN, if applicable	X ⁹	X	X
Card Verification			
Check one or more Card security features, as specified in the <i>Visa International Operating Regulations</i> or the Merchant Agreement, if applicable	X		
Check one or more Card security features before completing the Transaction			X
For a Visa Card or Visa Electron Card, a Merchant must:			
• Check one or more Card security features before completing the Transaction		X	X
• Compare the first 4 digits of the Account Number (if present) to the 4 digits printed below the Account Number		X	X
• Record the printed 4 digits on the front of the Transaction Receipt			

A3247**Visa International Operating Regulations**

Description	Retail Transaction	Manual Cash Disbursement	Quasi-Cash Transaction¹
1. Applies only in a Card-Present Environment.			
2. If a Card bears a photograph intended for identification			
3. If a Card does not bear a photograph intended for identification			
4. Does not apply to:			
– Anonymous Visa Prepaid Card Transactions			
– Visa Commercial Card Transactions			
– Effective through 14 March 2012 , Transactions conducted in New Channels			
– Visa Easy Payment Service (VEPS) Transactions. Visa may require Cardholder Verification for Visa Easy Payment Service Transactions at a Merchant that exceeds acceptable Fraud Activity thresholds and may impose fines on an Acquirer for its Merchant's failure to comply.			
5. Except for a Vehicle-Specific Fleet Card			
6. Applies only to a Transaction where a Card with a signature panel was presented for payment			
7. Signature verification is not required for a Transaction in which a PIN is used			
8. In the U.S. Region, this requirement does not apply to Transactions completed with a Visa Micro Tag.			
9. In the AP, LAC, and U.S. Regions, PIN is not required for Visa Easy Payment Service Transactions unless Visa specifically requires a Merchant to obtain Cardholder Verification for Visa Easy Payment Transactions when the Merchant exceeds acceptable levels of Fraud Activity.			
10. Effective 14 April 2012 , a variance to this requirement applies in the U.S. Region.			

Effective 8 March 2012, an Acquirer or a Merchant must validate a Cardholder's identity and verify the Card in a Face-to-Face Environment, as specified in the following table.

Card and Cardholder Verification (Effective 8 March 2012)

Description	Retail Transaction	Manual Cash Disbursement	Quasi-Cash Transaction¹
Cardholder Verification			
Review positive identification (such as an unexpired passport or driver's license with photo) to validate the Cardholder's identity.	X		X
Verify that the Cardholder resembles the person described or depicted in any photograph intended for identification on the Card.	X		X
In the U.S. Region, this requirement does not apply to Visa Micro Tag Transactions.			

A3248

Visa International Operating Regulations

Description	Retail Transaction	Manual Cash Disbursement	Quasi-Cash Transaction ¹
Indicate the positive identification on the Transaction Receipt, including:		X	X
<ul style="list-style-type: none"> • Description of identification, including any serial number and expiration date. (This does not apply if the Card bears a photograph intended for identification.) • Notification that the Cardholder's identify was verified by the photograph on the Card (e.g., "photo card presented"), if applicable • In the U.S. Region, Cardholder name (if different than the embossed or printed name) and address 			
Verify that the signature on the Card matches the signature on the Transaction Receipt and, if applicable, identification presented. This signature may be different from the name embossed or printed on the Card. This requirement does not apply to:	X	X	X
<ul style="list-style-type: none"> • Anonymous Visa Prepaid Card Transactions • Visa Commercial Card Transactions • Visa Easy Payment Service (VEPS) Transactions² • Vehicle-Specific Fleet Card Transactions • Transactions where the Card does not have a signature panel including, in the U.S. Region, a Visa Micro Tag • Outside the U.S. Region, Transactions in which a PIN is used 			
Process the PIN, if applicable. ³	X	X	X
Process the Consumer Device Cardholder Verification Method (CDCVM), if applicable.	X		
Card Verification			
Check one or more Card security features, as specified in the Visa International Operating Regulations or the Merchant Agreement, if applicable.	X		

A3249**Visa International Operating Regulations**

Description	Retail Transaction	Manual Cash Disbursement	Quasi-Cash Transaction ¹
For a Visa Card or Visa Electron Card, a Merchant must:	X	X	
<ul style="list-style-type: none"> • Check one or more Card security features before completing the Transaction • Compare the first 4 digits of the Account Number (if present) to the 4 digits printed above or below the Account Number • Record the printed 4 digits on the front of the Transaction Receipt <p>In the U.S. Region, if the numbers do not match, the Merchant must attempt to recover the Visa Card or Visa Electron Card</p>			
In the U.S. Region, when using an Account-Verifying Terminal, if the embossed or printed Account Number does not match the encoded Account Number:	X	X	
<ul style="list-style-type: none"> • Decline the Transaction and attempt to recover the Card by reasonable and peaceful means • Note the physical description of the Cardholder 			
<ol style="list-style-type: none"> 1. Effective 14 April 2012, in the U.S. Region, not applicable to Visa Debit with PIN Transactions. 2. Visa may require Cardholder Verification for Visa Easy Payment Service Transactions at a Merchant that exceeds acceptable Fraud Activity thresholds and may impose fines on an Acquirer for its Merchant's failure to comply. 3. In the AP, LAC, and U.S. Regions, PIN is not required for Visa Easy Payment Service Transactions unless Visa specifically requires a Merchant to obtain Cardholder Verification for Visa Easy Payment Service Transactions when the Merchant exceeds acceptable levels of Fraud Activity. 			

ID#: 151012-150210-0008769

Uncertain Cardholder or Card Verification

If Cardholder identification or a Card's validity is uncertain, a Merchant must contact its Acquirer for instruction. If the Acquirer instructs the Merchant to recover the Card, the Merchant must comply with the Card recovery procedures specified in the *Visa International Operating Regulations*.

ID#: 010410-010410-0002834

Missing Imprint or Expired Card (Updated)

A Merchant must verify a Cardholder's identity if either a:

- Card cannot be imprinted on a Transaction Receipt
- Cardholder presents an Expired Card

A3250

Visa International Operating Regulations

This requirement does not apply to Visa Easy Payment Service Transactions.^[77]

In the U.S. Region, this requirement does **not** apply to:

- Transactions originating at Magnetic-Stripe Terminals that provide Transaction Receipts
- Transactions completed with a Visa Micro Tag
- Transactions completed as specified in "CVV2 Submission in a Face-to-Face Environment - U.S. Region"

A U.S. Airline is deemed to have verified the Cardholder's identity if the address to which the ticket is mailed (indicated on the Issuer's file) matches that on the Address Verification Service file. (*This only applies in the U.S. Region.*)

ID#: 151012-010410-0008594

Cardholder Signature Requirements

When an Issuer issues or reissues a Card, the Issuer must:

- Advise the Cardholder to immediately sign the signature panel on the Card
- Indicate that the Card must be signed in order to be valid

ID#: 160312-150211-0025977

Merchant Use of Account Number Verification (Updated)

A Merchant may use Account Number Verification to request verification of the Card Account Number, address (where available), or Card Verification Value 2, as specified in the applicable VisaNet Manuals.

ID#: 151012-010410-0025595

Cardholder Identification and Card Verification Table - U.S. Region (Updated)

Effective through 7 March 2012, a U.S. Member or Merchant must validate a Cardholder's identity and verify the Card in a Face-To-Face Environment, as specified in the following table.

⁷⁷ Visa may require Cardholder Verification for a Visa Easy Payment Service Transaction at a Merchant that exceeds acceptable Fraud Activity thresholds. Visa may impose fines on an Acquirer for its Merchant's failure to comply.